









Digitized by the Internet Archive  
in 2022 with funding from  
University of Toronto

<https://archive.org/details/31761114687510>





# **WSIB** 2008 **Premium Rates** **MANUAL**



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail

ISSN 1492-0042 (Print)  
ISBN 978-1-4249-5001-0 (Print), 2008

ISSN 1492-0050 Online Version  
ISBN 978-1-4249-5002-7 (PDF), 2008





# WSIB 2008 Premium Rates MANUAL

**SECTION 1** Introduction

**SECTION 2** Definition of 2008 Premium Rate Components

**SECTION 3** Summary of Allocation Rules

**SECTION 4** 2008 Premium Rates For Each Rate Group, by Class

**SECTION 5** For Each Classification Unit, by Class

**SECTION 6** Supporting Documentation for Each Class

Class A – Forest Products

Class B – Mining and Related Industries

Class C – Other Primary Industries

Class D – Manufacturing

Class E – Transportation and Storage

Class F – Retail and Wholesale Trades

Class G – Construction

Class H – Government and Related Services

Class I – Other Services

**SECTION 7** Supporting Documentation for Schedule 1

**SECTION 8** Classification Scheme Changes

**SECTION 9** Non-Credible Rate Groups

**SECTION 10** Glossary of Acronyms

**SECTION 11** Contact Information



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail

ISSN 1492-0050 Online Version  
ISBN 978-1-4249-5002-7 (PDF), 2008

ISSN 1492-0042 (Print)  
ISBN 978-1-4249-5001-0 (Print), 2008







# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 1**

---

*Introduction*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail





## **INTRODUCTION**

### **a. 2008 Premium Rates Summary**

In July 2007, the Board of Directors of the Workplace Safety and Insurance Board (WSIB) approved the 2008 average premium rate for Schedule 1\* employers at \$2.26 for every \$100 of insurable earnings. For the second year running, the WSIB Board of Directors kept the average premium rate unchanged from the 2006 and 2007 average premium rates.

WSIB Board of Directors' decision to not increase the 2008 average premium rate is based on an expectation that health and safety and return-to-work outcomes in Ontario workplaces will continue to improve. "We need to make responsible decisions on premium rates so that we can provide benefits for injured workers and survivors today, and for the future," said Steve Mahoney, WSIB Chair. "We are pleased to see a continuing decline in lost-time injuries. However, the average cost of a claim is still increasing, and all of us must do more. For 2007, and again for 2008, we have been able to mitigate some of the average claim cost increase, but only to the point of being able to keep the average rate unchanged."

With the approval of the 2008 average rate in July, final rate group premium rates were set for employers based on their business activity – taking into account various factors such as injury frequency and average cost per claim for each of the 155 rate groups. The average premium rate decision is consistent with the principles of the WSIB's Funding Framework.

The WSIB's decision to hold the line on the average premium rate assumes that significant progress will continue on key issues of concern to Ontario's employers and workers – such as safer workplaces, and improved return to work outcomes for injured workers.

---

\* Schedule 1 average premium rate is a weighted average that is determined based on actuarial principles. It represents the average rate paid to the WSIB in a given year by registered employers for every \$100 of insurable earnings. The 155 rate group premium rates may be higher or lower than this average.

Unsafe workplaces lead to more injuries and illnesses, and return to work delays mean higher claims costs. These, in turn, create pressure to increase premium rates. There are many things employers can do to help lower their premium rates. Ontario workplaces can help to mitigate the effects of rising claim costs and other financial pressures on premium rates through improvements in workplace health and safety, and return to work programs.

Employers are encouraged to contact their WSIB Account Manager or Customer Service Representative or their Health and Safety Association for more information about making their workplaces healthier and safer, and about implementing effective return to work programs.

## **b. The Role of the Workplace Safety and Insurance Board (WSIB)**

The WSIB plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses and the facilitation of effective return to work practices. The WSIB provides disability benefits when workplace injuries or illnesses occur, facilitates the provision of quality healthcare, and assists in early and safe return to work for workers.

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997 (WSIA)*.

The WSIB receives no government funding. The WSIB premium revenue must cover all costs associated with both new and existing claims. Revenue is also raised through returns on invested assets.

Employers covered by the *WSIA*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

This *Premium Rates Manual* pertains to Schedule 1 employers only.



### **c. Funding Framework**

The WSIB's Funding Framework provides a planned and disciplined approach to managing the risks and uncertainties that may result from financial pressures on the workplace safety and insurance system. This helps the WSIB set stable and predictable premium rates while ensuring the financial sustainability of the system.

Currently the WSIB has an unfunded liability, which means that assets are not sufficient to fund the full life of all claims currently in the system. Paying down the unfunded liability is essential to the long-term financial stability of the system. We must ensure that today's debt is not passed on to future generations of employers and workers. Consequently, the WSIB Funding Framework reaffirms the WSIB's commitment to the elimination of the unfunded liability as a key funding principle.

The Funding Framework describes the WSIB's key funding principles:

- Collective liability
- Equity among generations of employers and workers
- Financial prudence and sustainability
- Stable and predictable premium rates
- Retirement of the unfunded liability
- Ease of administration, communication and understanding

With respect to stable and predictable premium rates, for example, the Funding Framework sets out rules for premium rate increases:

- The average premium rate will not increase in any year by more than 3% to 5%.
- At the rate group level, premium rates will not increase by more than 10% over the average rate change for 95% of all rate groups. For example, this means that a 0% increase in the average premium rate would translate into a maximum increase of not more than 10% (i.e. 0% plus 10%) for 147 (i.e., 95% of 155) of the rate groups. Although rate group premium rates continue to increase or decrease depending on the changing experience of individual rate groups, this rule provides a measure of premium rate stability for most employers.

To view the WSIB's Funding Framework, please visit the WSIB website at [www.wsib.on.ca](http://www.wsib.on.ca).

#### **d. Derivation of the 2008 Premium Rates**

The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on a more equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, reflecting the inherent risk of the specific business activities of industries insured within that group.

The classification scheme divides the services and business activities into nine broad classes, which are further subdivided into 155 rate groups based on similarity of business activities and relative risk. Based on statistical credibility, the number of rate groups has been reduced by two from 157 in 2007 to 155 for 2008. More information about changes to the WSIB classification scheme can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained from the WSIB's *Employer Classification Manual* located on the WSIB's website.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2008 premium year. These costs include:

- a) The expected lifetime future costs to pay benefits and claims-related administrative expenses associated with all new claims for the premium year;
- b) The WSIB's administrative expenses, accident prevention costs and other statutory obligations for the premium year;
- c) The charge to retire the WSIB's unfunded liability in accordance with the WSIB's Funding Framework; and
- d) The gains and losses component, which takes into account the actual claims cost experience of a class, as compared to what was originally priced in specific accident years. For the 2008 premium rates, the gains and losses component reflects actual experience in accident years 2002 through 2006.

Premium rates are determined annually and are expressed as a dollar amount per \$100 of insurable earnings.



An annual maximum ceiling for average earnings used for determining benefits and premiums is set each year according to the *Workplace Safety and Insurance Act*. The ceiling for the premium rate year (2008) is calculated based upon 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available as of July 1 of the previous year (2007). The 2008 maximum insurable earnings ceiling is \$73,300, an increase of 2.1% over the 2007 ceiling of \$71,800.

The nine broad industry classes play a significant role in rate setting, because the class level is where certain cost items are projected using data and assumptions particular to each class. After the class estimates have been determined, corresponding estimates are derived for the rate groups of each class. The 2008 premium rates are based on claims experience and insurable earnings data from the most recent five years – that is, for the period from 2002 through 2006 inclusive.

There are many assumptions used when determining premium rates for the classes, including assumptions that relate to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings estimate for that class. The WSIB bases its assumptions of future insurable earnings on information received from organizations such as Informetrica<sup>†</sup> that is specific to the sectors covered by the *WSIA* and modified with input from WSIB service directors.

---

<sup>†</sup> Informetrica is a privately-owned Canadian company specializing in quantitative economic research. Its products and services provide comprehensive coverage of Canadian economic prospects and public policy.

The class-by-class economic assumptions from the WSIB's forecast are shown below.

<b>Economic Assumptions Supporting the 2008 Premium Rates</b>				
<b>Class</b>	<b>Earnings Growth 2006-2007</b>	<b>Earnings Growth 2007-2008</b>	<b>Employment Growth 2006-2007</b>	<b>Employment Growth 2007-2008</b>
Class A: Forest Products	0.72%	2.94%	0.01%	0.96%
Class B: Mining and Related Industries	2.09%	3.79%	0.43%	0.40%
Class C: Other Primary Industries	-0.26%	3.40%	-0.15%	0.10%
Class D: Manufacturing	2.01%	2.71%	0.62%	1.16%
Class E: Transportation and Storage	3.44%	2.91%	0.45%	0.70%
Class F: Retail and Wholesale Trades	3.49%	3.40%	0.41%	0.83%
Class G: Construction	3.65%	3.20%	1.29%	1.60%
Class H: Government and Related Services	3.00%	3.22%	2.20%	2.02%
Class I: Other Services	3.20%	3.02%	0.70%	1.13%
Schedule 1	2.90%	3.10%	0.85%	1.20%

## e. Classification Scheme and Data Sources

Schedule 1 employers are divided into nine classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activities and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B *Mining and Related Industries* contains four rate groups, whereas Class D *Manufacturing* contains 74 rate groups.

Rate groups are further divided into classification units. Classification units are used as a means of tracking the relative experience of various employer subgroups. Firms in a classification unit share similar business activities or relative risk. All employers within



a single rate group, no matter which classification unit they belong to, are charged the same premium rate (before any merit adjustments or experience rating).

The classes referred to in this manual should not be confused with industry sectors, which is another categorization used by the WSIB to compare common business practices and approaches.

The figures shown in the Supporting Documentation sections of this manual are based on the data available as of the spring of 2007. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 2**

---

*Definition of 2008  
Premium Rate Components*





## **DEFINITION OF 2008 PREMIUM RATE COMPONENTS**

### **A. New Claims Cost**

- |         |                       |   |
|---------|-----------------------|---|
| 1.      | Gross New Claims Cost | The estimated cost of new claims for accidents expected to occur during 2008  |
| 2. SIEF |                       |   |
| a.      | Relief                | The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries |
| b.      | Transfer Charge       | Contribution to provide for SIEF relief   |
| 3.      | Net New Claims Cost   | Gross New Claims Cost less SIEF relieved costs plus transfer charge levied to fund SIEF   |

### **B. Overhead Expenses**

- |    |                         |   |
|----|-------------------------|---|
| 1. | Administrative Expenses | Operating expenses of the WSIB estimated for the year 2008  |
| 2. | Legislative Obligations | Expenses the WSIB is required to fund under the <i>Occupational Health and Safety Act</i> and the <i>Workplace Safety and Insurance Act</i> |
| 3. | Accident Prevention     | Expenses for the Safe Workplace Associations (SWAs) estimated for 2008  |
| 4. | Total Overhead Expenses | Total of Administrative, Legislative Obligations, and Accident Prevention expenses  |

- |                              |   |
|------------------------------|---|
| <b>C. Unfunded Liability</b> | Payment required to retire the unfunded liability (UL) according to the funding strategy of the WSIB                    |
| <b>D. (Gain)/Loss</b>        | Adjustment reflecting the difference in actual vs. expected claims cost experience for accident years 2002 through 2006 |
| <b>E. Premium Rate</b>       | Total cost per \$100 of insurable earnings required to fund new claims, overhead, (gain)/loss, and unfunded liability   |



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 3**

---

*Summary of Allocation Rules*



## **SUMMARY OF ALLOCATION RULES FOR 2008 PREMIUM RATES**

### **A. New Claims Cost**

Gross new claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief and transfer charge for the Second Injury and Enhancement Fund (SIEF).

### **B. Overhead Expenses**

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for classes are the sum of expenses for member rate groups.



### **C. Unfunded Liability**

The Unfunded Liability (UL) charge is determined for Schedule 1 as a collective whole. However, rate groups pay it.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

### **D. (Gain)/Loss**

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss. For the 2008 premium rates, gains and losses are based on accident years 2002 through 2006.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.

# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 4**

---

*2008 Premium Rates  
For Each Rate Group, by Class*





## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<b>2008</b> <b>Premium</b> <u>Rate</u> (\$)
030	LOGGING	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	7.53
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.04
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.30
041	CORRUGATED BOXES	2.89
	<b>CLASS A : FOREST PRODUCTS</b>	<b>4.58</b>

*(Premium Rates for Class B appear on next page)*

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<b>2008</b> <b>Premium</b> <u>Rate</u> (\$)
110	GOLD MINES	7.90
113	NICKEL MINES	5.08
119	OTHER MINES	6.14
134	AGGREGATES	5.98
<b>CLASS B : MINING AND RELATED INDUSTRIES</b>		<b>6.17</b>

*(Premium Rates for Class C appear on next page)*

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
159	LIVESTOCK FARMS	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.72
174	TOBACCO AND MUSHROOM FARMS	4.00
181	FISHING AND MISCELLANEOUS FARMING	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.49
190	LANDSCAPING AND RELATED SERVICES	4.31
	<b>CLASS C : OTHER PRIMARY INDUSTRIES</b>	<b>3.67</b>

*(Premium Rates for Class D appear on next page)*



## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
207	MEAT AND FISH PRODUCTS	4.35
210	POULTRY PRODUCTS	3.35
214	FRUIT AND VEGETABLE PRODUCTS	2.06
216	DAIRY PRODUCTS	1.71
220	OTHER BAKERY PRODUCTS	3.90
222	CONFECTIONERY	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.40
226	CRUSHED AND GROUND FOODS	1.53
230	ALCOHOLIC BEVERAGES	1.54
231	SOFT DRINKS	3.11
237	TIRES AND TUBES	3.30
238	OTHER RUBBER PRODUCTS	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.48
261	PLASTIC FILM AND SHEETING	2.21
263	OTHER PLASTIC PRODUCTS	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.55
301	CLOTHING, FIBRE AND YARN	1.98
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.19
311	WOODEN CABINETS	4.13
312	WOODEN BOXES AND PALLETS	7.07
322	UPHOLSTERED FURNITURE	2.98
323	METAL FURNITURE	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	4.12
328	FURNITURE PARTS AND FIXTURES	3.93
333	PRINTING, PLATEMAKING AND BINDING	1.59
335	PUBLISHING	0.55
338	FOLDING CARTONS	2.02
341	PAPER PRODUCTS	2.88
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.40
358	FOUNDRIES	3.97
361	NON-FERROUS METAL INDUSTRIES	2.86
374	DOORS AND WINDOWS	3.45
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.51

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
377	COATING OF METAL PRODUCTS	4.09
379	HARDWARE, TOOLS AND CUTLERY	2.68
382	METAL DIES, MOULDS AND PATTERNS	1.81
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.73
385	MACHINE SHOPS	2.56
387	OTHER METAL FABRICATING INDUSTRIES	3.56
389	METAL CLOSURES AND CONTAINERS	2.41
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.86
393	WIRE PRODUCTS	3.05
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.58
406	ELEVATORS AND ESCALATORS	2.67
408	BOILERS, PUMPS AND FANS	2.27
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.68
417	AIRCRAFT MANUFACTURING	1.44
419	MOTOR VEHICLE ASSEMBLY	2.86
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.58
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.86
424	MOTOR VEHICLE STAMPINGS	2.86
425	MOTOR VEHICLE WHEELS AND BRAKES	2.86
428	MOTOR VEHICLE FABRIC ACCESSORIES	3.23
432	TRUCKS, BUSES AND TRAILERS	4.26
442	RAILROAD ROLLING STOCK	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.51
485	BRICKS, CERAMICS AND ABRASIVES	4.34
496	CONCRETE PRODUCTS	5.30
497	READY-MIX CONCRETE	3.59
501	NON-METALLIC MINERAL PRODUCTS	2.73
502	GLASS PRODUCTS	2.44
507	PETROLEUM AND COAL PRODUCTS	0.89
512	RESINS, PAINT, INK AND ADHESIVES	1.56
514	PHARMACEUTICALS AND MEDICINES	0.66

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<b>2008</b> <b>Premium</b> <u>Rate</u> (\$)
517	SOAP AND TOILETRIES	1.38
524	CHEMICAL INDUSTRIES	1.75
529	JEWELRY AND INSTRUMENTS	0.96
533	SIGNS AND DISPLAYS	3.06
538	SPORTING GOODS AND TOYS	4.15
542	OTHER MANUFACTURED PRODUCTS	2.04
	<b>CLASS D : MANUFACTURING</b>	<b>2.34</b>

*(Premium Rates for Class E appear on next page)*



## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<b>2008</b> <b>Premium</b> <u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	1.83
553	AIR TRANSPORT SERVICES	1.44
560	WAREHOUSING	2.68
570	GENERAL TRUCKING	5.70
577	COURIER SERVICES	2.48
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.36
584	SCHOOL BUSES	2.65
590	AMBULANCE SERVICES	5.75
	<b>CLASS E : TRANSPORTATION AND STORAGE</b>	<b>4.41</b>

*(Premium Rates for Class F appear on next page)*

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
604	FOOD, SALES	2.33
606	GROCERY AND CONVENIENCE STORES	1.71
607	SPECIALTY FOOD STORES	3.31
608	BEER STORES	4.04
612	AGRICULTURAL PRODUCTS, SALES	2.37
630	VEHICLE SERVICES AND REPAIRS	3.39
633	PETROLEUM PRODUCTS, SALES	2.39
636	OTHER SALES	1.33
638	PHARMACIES	0.56
641	CLOTHING STORES	1.13
657	AUTOMOBILE AND TRUCK DEALERS	0.68
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.44
670	MACHINERY AND OTHER VEHICLES, SALES	1.76
681	LUMBER AND BUILDERS SUPPLY	2.72
685	METAL PRODUCTS, WHOLESALE	2.86
689	WASTE MATERIALS RECYCLING	5.90
CLASS F : RETAIL AND WHOLESALE TRADES		1.64

*(Premium Rates for Class G appear on next page)*

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.29
707	MECHANICAL AND SHEET METAL WORK	4.02
711	ROADBUILDING AND EXCAVATING	4.55
719	INSIDE FINISHING	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.35
728	ROOFING	12.98
732	HEAVY CIVIL CONSTRUCTION	6.34
737	MILLWRIGHTING AND WELDING	6.32
741	MASONRY	11.15
748	FORM WORK AND DEMOLITION	16.02
751	SIDING AND OUTSIDE FINISHING	8.90
764	HomeBUILDING	8.80
	<b>CLASS G : CONSTRUCTION</b>	<b>6.02</b>

*(Premium Rates for Class H appear on next page)*

## 2008 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<b>2008</b> <b>Premium</b> <u>Rate</u> <u>(\$)</u>
810	SCHOOL BOARDS	0.77
817	EDUCATIONAL FACILITIES	0.34
830	POWER AND TELECOMMUNICATION LINES	4.30
833	ELECTRIC POWER GENERATION	0.75
835	OIL, POWER AND WATER DISTRIBUTION	1.01
838	NATURAL GAS DISTRIBUTION	0.49
845	LOCAL GOVERNMENT SERVICES	1.74
851	HOMES FOR NURSING CARE	2.69
852	HOMES FOR RESIDENTIAL CARE	3.06
853	HOSPITALS	0.94
857	NURSING SERVICES	2.74
858	GROUP HOMES	2.99
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.94
875	PROFESSIONAL OFFICES AND AGENCIES	0.67
	<b>CLASS H : GOVERNMENT AND RELATED SERVICES</b>	<b>1.16</b>

*(Premium Rates for Class I appear on next page)*



## 2008 PREMIUM RATES

<b>Rate</b>		<b>2008</b>
<b>Group</b>	<b>Description</b>	<b>Premium</b>
		<b>Rate</b>
		<b>(\$)</b>
905	APARTMENT AND CONDOMINIUM SERVICES	2.49
908	OTHER REAL ESTATE SERVICES	1.23
911	SECURITY AND INVESTIGATION SERVICES	1.52
919	RESTAURANTS AND CATERING	1.65
921	HOTELS, MOTELS AND CAMPING	2.68
923	JANITORIAL SERVICES	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.78
937	RECREATIONAL SERVICES AND FACILITIES	1.67
944	PERSONAL SERVICES	2.83
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.36
962	ADVERTISING AND ENTERTAINMENT	0.94
975	LINEN AND LAUNDRY SERVICES	3.21
981	MEMBERSHIP ORGANIZATIONS	0.62
983	COMMUNICATIONS INDUSTRIES	0.30
	<b>CLASS I : OTHER SERVICES</b>	<b>1.17</b>
	<b>SCHEDULE 1</b>	<b>2.26</b>



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 5**

---

*For Each Classification Unit,  
by Class*





## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
0411-099	Logging Operations	A	30	10.99
0511-001	Reforestation Services	A	33	7.53
0511-002	Other Forestry Services	A	33	7.53
2511-000	Shingles and Shakes	A	33	7.53
2512-000	Sawmill and Planing Mill Products	A	33	7.53
2521-099	Veneer and Plywood Operations	A	36	4.04
2591-000	Wood Preservation	A	36	4.04
2592-000	Particle Board	A	36	4.04
2593-000	Wafer Board	A	36	4.04
2711-099	Pulp and Newsprint Operations	A	39	2.30
2713-000	Paperboard	A	39	2.30
2714-000	Building Board	A	39	2.30
2719-000	Specialty Paper Operations	A	39	2.30
2733-000	Paper Bags	A	39	2.30
2793-000	Paper Consumer Products	A	39	2.30
2732-000	Corrugated Box Operations	A	41	2.89

(Classification Units for Class B appear on the next page)

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
0611-000	Gold Mine Operations	B	110	7.90
0921-100	Gold Mines, Contracting	B	110	7.90
0613-000	Nickel Mine Operations	B	113	5.08
0921-200	Nickel Mines, Contracting	B	113	5.08
0612-000	Copper and Copper-Zinc Mines	B	119	6.14
0614-000	Silver Mines	B	119	6.14
0615-000	Molybdenum Mines	B	119	6.14
0617-000	Iron Mines	B	119	6.14
0619-000	Other Metal Mines	B	119	6.14
0621-000	Asbestos Mines	B	119	6.14
0622-000	Peat Operations	B	119	6.14
0623-000	Gypsum Mines	B	119	6.14
0624-000	Potash Mines	B	119	6.14
0625-000	Salt Mines	B	119	6.14
0629-000	Other Non-Metal Mines	B	119	6.14
0631-099	Coal Mines	B	119	6.14
0711-099	Crude Oil and Natural Gas	B	119	6.14
0911-000	Contract Drilling, Oil and Gas	B	119	6.14
0919-000	Other Services Incidental to Crude Oil	B	119	6.14
0921-300	Other Mines, Contracting	B	119	6.14
0929-001	Other Services Incidental to Mining	B	119	6.14
0811-000	Granite Quarries	B	134	5.98
0812-000	Limestone Quarries	B	134	5.98
0813-000	Marble Quarries	B	134	5.98
0814-000	Sandstone Quarries	B	134	5.98
0815-000	Shale Quarries	B	134	5.98
0821-000	Sand and Gravel Pit Operations	B	134	5.98

(Classification Units for Class C appear on the next page)

## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
0111-000	Dairy Farms	C	159	6.78
0112-000	Cattle Farms	C	159	6.78
0113-000	Hog Farms	C	159	6.78
0115-000	Sheep and Goat Farms	C	159	6.78
0119-000	Livestock Combination Farms	C	159	6.78
0122-000	Horse and Other Equine Farms	C	159	6.78
0239-002	Barn Cleaning	C	159	6.78
0131-000	Wheat Farms	C	167	2.72
0132-000	Small-Grain Farms	C	167	2.72
0133-000	Oilseed Farms	C	167	2.72
0134-000	Grain Corn Farms	C	167	2.72
0135-000	Forage, Seed, and Hay Farms	C	167	2.72
0136-000	Dry Field Pea and Bean Farms	C	167	2.72
0138-000	Potato Farms	C	167	2.72
0139-000	Other Field Crop Farms	C	167	2.72
0141-000	Field Crop Combination Farms	C	167	2.72
0151-001	Fruit Farms	C	167	2.72
0151-002	Grape Growers	C	167	2.72
0152-000	Other Vegetable Farms	C	167	2.72
0159-000	Fruit and Vegetable Combination Farms	C	167	2.72
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.72
0137-000	Tobacco Farm Operations	C	174	4.00
0161-000	Mushroom Farm Operations	C	174	4.00
0121-000	Honey and Other Apilary Product Farms	C	181	3.14
0123-000	Furs and Skins, Ranch	C	181	3.14
0129-000	Other Animal Specialty Farms	C	181	3.14
0162-000	Greenhouses	C	181	3.14
0163-000	Plant Nurseries	C	181	3.14
0169-000	Other Horticultural Specialties	C	181	3.14
0311-099	Fishing	C	181	3.14
0331-099	Furs, Skins, and Other Trapping	C	181	3.14
0114-000	Poultry and Egg Farm Operations	C	184	2.49
0211-000	Veterinary Services	C	184	2.49
0212-000	Farm Animal Breeding Services	C	184	2.49
0213-000	Poultry Services	C	184	2.49
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.49
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.49
0222-000	Crop Dusting and Spraying Services	C	184	2.49
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.49
0239-001	Other Services Incidental to Agriculture	C	184	2.49
0321-000	Services Incidental to Fishing	C	184	2.49
8372-002	Wildlife Preservation and Research	C	184	2.49

## 2008 PREMIUM RATES

<b>Classification</b> <b>Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate</b> <b>Group</b>	<b>2008</b> <b>Premium</b> <b>Rate</b> <b>(\$)</b>
0229-002	Tree Surgery and Removal	C	190	4.31
4212-000	Water Well Drilling	C	190	4.31
4219-000	Landscaping and Interlocking Brick	C	190	4.31
9959-002	Lawn Maintenance Services	C	190	4.31

*(Classification Units for Class D appear on the next page)*



## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
1011-001	Meat and Meat Products	D	207	4.35
1011-002	Deadstock	D	207	4.35
1021-000	Fish Products	D	207	4.35
1012-000	Poultry Operations	D	210	3.35
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.06
1032-000	Frozen Fruits and Vegetables	D	214	2.06
1041-000	Fluid Milk	D	216	1.71
1049-000	Other Dairy Products	D	216	1.71
1072-000	Other Bakery Operations	D	220	3.90
1082-000	Chewing Gum	D	222	1.73
1083-000	Sugar and Chocolate Confectionery	D	222	1.73
1071-000	Biscuit Operations	D	223	2.40
1092-000	Dry Pasta Products	D	223	2.40
1093-000	Snack Food Operations	D	223	2.40
1099-000	Other Food Operations	D	223	2.40
1051-000	Cereal Grain Flour	D	226	1.53
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.53
1053-000	Feed Operations	D	226	1.53
1061-000	Vegetable Oil Mills	D	226	1.53
1081-000	Cane and Beet Sugar	D	226	1.53
1091-000	Tea and Coffee	D	226	1.53
1211-000	Leaf Tobacco	D	226	1.53
1221-000	Tobacco Products	D	226	1.53
1094-000	Malt and Malt Flour	D	230	1.54
1121-000	Distillery Products	D	230	1.54
1131-001	Brewery Products	D	230	1.54
1131-002	Home Brewing Centres	D	230	1.54
1141-000	Wine	D	230	1.54
1111-000	Soft Drinks	D	231	3.11
1511-000	Tire and Tube Operations	D	237	3.30
5521-002	Tire Vulcanizing and Retreading	D	237	3.30
1521-000	Rubber Hose and Belting	D	238	3.46
1599-000	Other Rubber Operations	D	238	3.46
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.48

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
1631-000	Plastic Film and Sheeting Operations	D	261	2.21
3993-001	Fabric Coating Operations	D	261	2.21
1621-000	Plastic Pipe and Fitting Operations	D	263	2.89
1691-000	Plastic Bag Operations	D	263	2.89
1699-000	Other Plastic Product Operations	D	263	2.89
1711-000	Leather Tanneries	D	289	3.55
1712-000	Footwear	D	289	3.55
1713-000	Luggage, Purses and Handbags	D	289	3.55
1719-000	Other Leather and Allied Products	D	289	3.55
1821-000	Wool Yarn and Woven Cloth	D	289	3.55
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.55
1831-000	Broad Knitted Fabrics	D	289	3.55
1911-000	Natural Fibres Processing and Felt Products	D	289	3.55
1921-000	Carpet, Mat, and Rug Operations	D	289	3.55
1931-000	Canvas and Related Products	D	289	3.55
1991-000	Narrow Fabrics	D	289	3.55
1992-000	Contract Textile Dyeing and Finishing	D	289	3.55
1993-000	Household Products of Textile Materials	D	289	3.55
1994-000	Hygiene Products of Textile Materials	D	289	3.55
1995-000	Tire and Cord Fabric	D	289	3.55
1999-000	Other Processed Textile Products	D	289	3.55
2495-000	Fur Goods	D	289	3.55
1811-000	Fibre and Filament Yarn Operations	D	301	1.98
2431-099	Men's and Boys' Clothing	D	301	1.98
2441-099	Women's Clothing	D	301	1.98
2445-000	Clothing Contractors and Embroidery Operations	D	301	1.98
2451-000	Children's Clothing	D	301	1.98
2491-000	Sweaters	D	301	1.98
2492-000	Occupational Clothing	D	301	1.98
2493-000	Gloves	D	301	1.98
2494-000	Hosiery	D	301	1.98
2496-000	Foundation Garments	D	301	1.98
2499-000	Other Clothing and Apparel Operations	D	301	1.98
2541-000	Prefabricated Wooden Buildings	D	308	5.19
2549-000	Other Millwork Products	D	308	5.19
2599-000	Other Wood Operations	D	308	5.19
2542-000	Wooden Cabinet Operations	D	311	4.13
2561-000	Wooden Box and Pallet Operations	D	312	7.07

## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
2612-000	Upholstered Household Furniture	D	322	2.98
6213-000	Furniture Refinishing and Repair Shops	D	322	2.98
2619-000	Metal Household Furniture	D	323	2.24
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.24
2581-000	Coffins and Caskets	D	325	4.12
2611-000	Wooden Household Furniture	D	325	4.12
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.12
2691-000	Bed Springs and Mattresses	D	328	3.93
2699-000	Other Furniture Parts and Fixtures	D	328	3.93
2811-000	Business Forms Printing	D	333	1.59
2819-000	Other Commercial Printing	D	333	1.59
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.59
2831-000	Book Publishing	D	335	0.55
2839-000	Other Publishing Operations	D	335	0.55
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.55
2849-000	Other Combined Publishing and Printing Operations	D	335	0.55
2731-000	Folding Carton Operations	D	338	2.02
2791-000	Coated and Treated Products	D	341	2.88
2792-000	Stationery Products	D	341	2.88
2799-000	Other Converted Paper Products	D	341	2.88
2919-000	Other Primary Steel Operations	D	352	2.40
2921-000	Steel Pipe and Tube Operations	D	352	2.40
2959-000	Other Primary Smelting and Refining Operations	D	352	2.40
2911-000	Ferro-Alloys	D	358	3.97
2912-000	Steel Foundries	D	358	3.97
2941-000	Iron Foundry Operations	D	358	3.97
2951-000	Primary Production of Aluminum	D	361	2.86
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.86
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.86
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	2.86
2543-000	Wooden Door and Window Operations	D	374	3.45
3031-000	Other Door and Window Operations	D	374	3.45

## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
3021-000	Metal Tank Operations	D	375	4.51
3022-000	Plate Work	D	375	4.51
3023-000	Pre-Engineered Metal Buildings	D	375	4.51
3029-000	Other Fabricated Structural Metal Products	D	375	4.51
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.51
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.51
3244-000	Mobile Buildings	D	375	4.51
3271-099	Metal Boat and Ship Building Operations	D	375	4.51
3041-001	Other Metal Coating	D	377	4.09
3041-002	Powder Painting	D	377	4.09
3061-000	Basic Hardware	D	379	2.68
3063-000	Hand Tools and Implements	D	379	2.68
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.68
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.81
3071-000	Heating Equipment	D	383	2.73
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.73
3081-001	General Machine Shops	D	385	2.56
3081-002	Automotive Machine Shops	D	385	2.56
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.56
3092-000	Metal Valves	D	387	3.56
3099-001	Other Metal Fabricating Operations	D	387	3.56
3099-002	Metal Heat Treating	D	387	3.56
3099-003	Metal Service Centres, Processing	D	387	3.56
3042-000	Metal Closure and Container Operations	D	389	2.41
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.86
3051-000	Upholstery and Coil Springs	D	393	3.05
3052-000	Wire and Wire Rope	D	393	3.05
3053-000	Industrial Fasteners	D	393	3.05
3059-000	Other Wire Products	D	393	3.05
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.05
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.01
3321-000	Major Appliance Operations	D	402	2.01
3371-000	Electrical Transformer Operations	D	402	2.01
3193-000	Sawmill and Woodworking Machinery	D	403	1.58
3199-000	Other Machinery and Equipment Operations	D	403	1.58
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.67
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.67



## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.27
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.27
3111-000	Agricultural Implement Operations	D	411	2.68
3192-001	Industrial Machinery Operations	D	411	2.68
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.44
3231-000	Motor Vehicle Assembly Operations	D	419	2.86
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.58
3252-001	Motor Vehicle Electrical Parts	D	420	1.58
3391-000	Battery Operations	D	420	1.58
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.86
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.86
3256-000	Motor Vehicle Plastic Parts	D	421	2.86
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.86
3259-002	Powder Metallurgy Products	D	421	2.86
3259-003	Motor Vehicle Air Conditioners	D	421	2.86
3299-000	Other Transportation Equipment	D	421	2.86
3253-000	Motor Vehicle Stamping Operations	D	424	2.86
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.86
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	3.23
3241-000	Truck and Bus Body Operations	D	432	4.26
3242-000	Commercial Trailer Operations	D	432	4.26
3261-000	Railroad Rolling Stock Operations	D	442	2.50
3311-001	Small Electrical Appliance Operations	D	460	2.54
3311-002	Vacuum Cleaners and Systems	D	460	2.54
3331-000	Lighting Fixtures	D	460	2.54
3332-000	Lamps and Shades	D	460	2.54
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.54
3252-002	Wiring Harnesses	D	466	2.17
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.17
3381-000	Communication and Energy Wire and Cable Products	D	466	2.17

## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
3351-000	Telecommunication Equipment	D	468	0.37
3352-001	Electronic Parts and Components	D	468	0.37
3352-002	Precision Miniature Metal Products	D	468	0.37
3359-000	Other Communication and Electronic Equipment	D	468	0.37
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.37
3362-000	Electronic Office, Store, and Business Machines	D	468	0.37
3369-000	Other Office, Store, and Business Machines	D	468	0.37
3994-001	Musical Instruments	D	468	0.37
3994-002	Magnetic and Optical Media	D	468	0.37
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.51
3379-000	Industrial Electrical Equipment Operations	D	477	1.51
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.51
3399-000	Other Electrical Products	D	477	1.51
3511-000	Bricks, Tiles, and Clay Products	D	485	4.34
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.34
3571-000	Abrasives Operations	D	485	4.34
3591-000	Refractories	D	485	4.34
3541-000	Concrete Pipe	D	496	5.30
3542-000	Structural Concrete Products	D	496	5.30
3549-000	Other Concrete Products	D	496	5.30
3551-000	Ready-Mix Concrete Operations	D	497	3.59
3521-000	Hydraulic Cement	D	501	2.73
3581-000	Lime Operations	D	501	2.73
3592-000	Asbestos Products	D	501	2.73
3593-000	Gypsum Products	D	501	2.73
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	2.73
3599-000	Other Non-Metallic Mineral Products	D	501	2.73
3561-000	Primary Glass and Glass Container Operations	D	502	2.44
3562-000	Other Glass Products	D	502	2.44
2721-000	Asphalt Roofing	D	507	0.89
3611-000	Refined Petroleum Products	D	507	0.89
3612-000	Lubricating Oil and Grease	D	507	0.89
3699-000	Other Petroleum and Coal Products	D	507	0.89
3731-000	Plastic and Synthetic Resin Operations	D	512	1.56
3751-000	Paint and Varnish	D	512	1.56
3791-000	Printing Ink	D	512	1.56
3792-000	Adhesives	D	512	1.56
3741-000	Pharmaceutical and Medicine Operations	D	514	0.66

## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
3761-000	Soap and Cleaning Compound Operations	D	517	1.38
3771-000	Tollety Operations	D	517	1.38
3711-001	Industrial Inorganic Chemicals	D	524	1.75
3711-002	Compressed Gas	D	524	1.75
3712-000	Industrial Organic Chemicals	D	524	1.75
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.75
3722-000	Mixed Fertilizers	D	524	1.75
3729-000	Other Agricultural Chemicals	D	524	1.75
3799-001	Other Chemical Products	D	524	1.75
3799-002	Explosives	D	524	1.75
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.96
3912-000	Other Instruments	D	529	0.96
3913-000	Clocks and Watches	D	529	0.96
3914-000	Ophthalmic Goods	D	529	0.96
3921-001	Jewelry and Silverware Operations	D	529	0.96
3921-002	Arts and Crafts	D	529	0.96
3922-000	Precious Metal Secondary Refining	D	529	0.96
3999-002	Dental Laboratories	D	529	0.96
3999-003	Other Medical Products	D	529	0.96
3999-004	Art Supplies	D	529	0.96
9999-003	Artists	D	529	0.96
3971-000	Sign and Display Operations	D	533	3.06
3931-000	Sporting Goods Operations	D	538	4.15
3932-000	Toys and Games	D	538	4.15
3991-000	Brooms, Brushes, and Mops	D	538	4.15
3999-001	Other Manufacturing Operations	D	542	2.04

(Classification Units for Class E appear on the next page)

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
4511-000	Scheduled Air Transport	E	551	1.83
4512-000	Non-Scheduled Chartered Air Transport	E	551	1.83
4513-000	Non-Scheduled Specialty Air Transport	E	551	1.83
4521-001	Airport Operations	E	553	1.44
4521-002	Private Airfields	E	553	1.44
4522-000	Aircraft Rental and Leasing	E	553	1.44
4523-000	Aircraft Servicing and Maintenance	E	553	1.44
4529-000	Other Services Incidental to Air Transport	E	553	1.44
4551-001	Marine Cargo Handling	E	560	2.68
4592-002	Freight Forwarders (Warehousing)	E	560	2.68
4791-000	Refrigerated Warehousing	E	560	2.68
4799-000	Other Storage and Warehousing Operations	E	560	2.68
4561-000	General Freight Trucking	E	570	5.70
4562-000	Used Goods Moving	E	570	5.70
4563-000	Bulk Liquids Trucking	E	570	5.70
4564-000	Dry Bulk Materials Trucking	E	570	5.70
4565-000	Forest Products Trucking	E	570	5.70
4569-000	Other Truck Transport Operations	E	570	5.70
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.70
4592-001	Freight Forwarders (Trucking)	E	570	5.70
4599-001	Other Services Incidental to Transportation	E	570	5.70
4599-002	Supply of Drivers and Helpers	E	570	5.70
4999-001	Waste Management Services	E	570	5.70
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.70
4999-004	Chemical Waste Recovery and Disposal	E	570	5.70
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.70
6399-002	Towing Services	E	570	5.70
4841-001	Rural Mail Delivery	E	577	2.48
4841-002	Postal Services	E	577	2.48
4842-000	Courier Service Operations	E	577	2.48



## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
4531-000	Railway Transport	E	580	4.36
4532-000	Services Incidental to Railway Transport	E	580	4.36
4541-000	Freight and Passenger Water Transport	E	580	4.36
4542-000	Ferry Operations	E	580	4.36
4543-001	Marine Towing	E	580	4.36
4543-002	Towing Logs (Marine)	E	580	4.36
4544-000	Ship Chartering	E	580	4.36
4549-000	Other Water Transport Operations	E	580	4.36
4552-000	Harbour and Port Operations	E	580	4.36
4553-000	Marine Salvage	E	580	4.36
4554-000	Piloting Services (water transport)	E	580	4.36
4559-001	Other Services Incidental to Water Transport	E	580	4.36
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.36
4571-001	Urban Transit Systems	E	580	4.36
4571-002	Bus Services	E	580	4.36
4572-000	Interurban and Rural Transit Systems	E	580	4.36
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.36
4575-000	Limousine Services	E	580	4.36
4581-001	Taxicabs	E	580	4.36
4582-000	Non-Emergency Patient Transfer Services	E	580	4.36
4589-000	Other Transportation Operations	E	580	4.36
4573-000	School Bus Operations	E	584	2.65
8631-000	Ambulance Operations	E	590	5.75

(Classification Units for Class F appear on the next page)

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
5211-099	Wholesale Foods	F	604	2.33
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.33
5222-000	Alcoholic Beverages, Wholesale	F	604	2.33
6011-000	Supermarkets	F	604	2.33
6011-100	Bulk Retail/Wholesale Stores	F	604	2.33
6016-000	Meat Stores	F	604	2.33
6012-001	Grocery Stores	F	606	1.71
6012-002	Convenience and Variety Stores	F	606	1.71
6021-001	Liquor Stores	F	606	1.71
6021-002	Duty Free Shops	F	606	1.71
6022-000	Wine Stores	F	606	1.71
6013-000	Bakery Product Stores	F	607	3.31
6015-000	Fruit and Vegetable Stores	F	607	3.31
6019-000	Other Specialty Food Stores	F	607	3.31
6023-000	Beer Store Operations	F	608	4.04
4711-001	Terminal Grain Elevator Services	F	612	2.37
4711-002	Country Grain Elevator Services	F	612	2.37
5011-000	Livestock Dealers	F	612	2.37
5012-000	Grain Dealers	F	612	2.37
5019-000	Farm Products, Wholesale	F	612	2.37
5214-000	Poultry and Eggs, Wholesale	F	612	2.37
5931-000	Agricultural Feed, Wholesale	F	612	2.37
5932-000	Seeds, Wholesale	F	612	2.37
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.37
5911-000	Automotive Salvaging	F	630	3.39
6331-002	Lubricating Services	F	630	3.39
6351-000	Garages (General Repairs)	F	630	3.39
6352-000	Paint and Body Repair Shops	F	630	3.39
6353-000	Muffler Replacement Shops	F	630	3.39
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.39
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.39
6359-000	Other Motor Vehicle Repair Shops	F	630	3.39
6391-000	Car Washes	F	630	3.39
6399-001	Other Motor Vehicle Services	F	630	3.39
5111-000	Other Petroleum Products, Sales	F	633	2.39
6331-001	Gas Bars	F	633	2.39

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
5241-000	Tobacco Products, Wholesale	F	636	1.33
5311-099	Apparel, Wholesale	F	636	1.33
5321-099	Dry Goods, Wholesale	F	636	1.33
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.33
5431-099	Household Furnishings, Wholesale	F	636	1.33
5521-001	Tires and Tubes, Wholesale	F	636	1.33
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.33
5621-000	Hardware, Wholesale	F	636	1.33
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.33
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.33
5731-002	Welding Equipment and Supplies	F	636	1.33
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.33
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.33
5921-099	Paper and Paper Products, Wholesale	F	636	1.33
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.33
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.33
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.33
5961-000	Jewelry and Watches, Wholesale	F	636	1.33
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.33
5981-000	General Merchandise, Wholesale	F	636	1.33
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.33
5992-000	Second-Hand Goods, Wholesale	F	636	1.33
5999-000	Other Wholesale Product Operations	F	636	1.33
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.33
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.33
6231-000	Floor Covering Stores	F	636	1.33
6232-000	Drapery Stores	F	636	1.33
6341-000	Home and Auto Supply Stores	F	636	1.33
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.33
6411-000	Department Stores	F	636	1.33
6412-099	Other General Merchandise Stores	F	636	1.33
6511-000	Book and Stationery Stores	F	636	1.33
6521-000	Florist Shops	F	636	1.33
6522-000	Lawn and Garden Centres	F	636	1.33
6531-000	Hardware Stores	F	636	1.33
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.33
6541-099	Sporting Goods and Bicycle Shops	F	636	1.33
6551-000	Musical Instrument Stores	F	636	1.33
6552-000	Audio and Video Products, Sales	F	636	1.33
6561-099	Jewelry and Watch Stores	F	636	1.33
6571-000	Camera and Photographic Supply Stores	F	636	1.33
6581-000	Toy and Hobby Stores	F	636	1.33
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.33
6591-000	Second-Hand Merchandise Stores	F	636	1.33
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.33
6594-000	Luggage and Leather Goods Stores	F	636	1.33
6595-000	Monument and Tombstone Dealers	F	636	1.33
6596-000	Pet Stores	F	636	1.33
6597-000	Coin and Stamp Dealers	F	636	1.33
6599-000	Other Retail Stores	F	636	1.33
6911-000	Vending Machine Operators	F	636	1.33
6921-000	Mail Order Houses	F	636	1.33

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
5231-099	Drugs and Toilettries, Wholesale	F	638	0.56
6031-001	Pharmacy Operations	F	638	0.56
6031-002	Large Drugstores	F	638	0.56
6032-000	Patent Medicine and Toilettry Stores	F	638	0.56
6592-000	Opticians' Shops	F	638	0.56
6111-000	Shoe Stores	F	641	1.13
6121-000	Men's Clothing Stores	F	641	1.13
6131-000	Women's Clothing Stores	F	641	1.13
6141-000	Children's Clothing Stores	F	641	1.13
6142-000	Fur Stores	F	641	1.13
6149-000	Other Clothing Stores	F	641	1.13
6151-000	Fabric and Yarn Stores	F	641	1.13
6239-000	Other Household Furnishing Stores	F	641	1.13
5511-000	Automobile Importers	F	657	0.68
5512-000	Other Motor Vehicle Importers	F	657	0.68
6311-000	Automobiles and Trucks (New), Sales	F	657	0.68
6312-000	Automobiles and Trucks (used), Sales	F	657	0.68
9921-000	Automobile and Truck Rental and Leasing	F	657	0.68
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.44
5744-000	Computer and Related Equipment, Sales	F	668	0.44
5791-000	Office and Store Equipment, Sales	F	668	0.44
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.76
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.76
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.76
5722-000	Mining Machinery and Supplies, Sales	F	670	1.76
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.76
5792-000	Service Machinery and Supplies, Sales	F	670	1.76
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.76
6322-099	Marine Equipment, Sales and Rentals	F	670	1.76
6323-099	Other Recreational Vehicle Dealers	F	670	1.76
6598-000	Mobile Home Dealers	F	670	1.76
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.76
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.72
5631-002	Self-Serve Retail Building Supplies	F	681	2.72
5639-000	Other Building Materials, Sales	F	681	2.72
5993-000	Forest Products, Wholesale	F	681	2.72
5611-000	Metal Products, Wholesale	F	685	2.86
5919-001	Other Waste Materials Recycling	F	689	5.90
5919-002	Metal Waste Materials Recycling	F	689	5.90

(Classification Units for Class G appear on the next page)



## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
4261-000	Electrical Work	G	704	3.29
4499-001	Testing, Inspection, and Related Services	G	704	3.29
7799-012	Office Furniture Installation	G	704	3.29
4241-002	Drain Contractors	G	707	4.02
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	4.02
4244-000	Sheet Metal and Other Duct Work	G	707	4.02
4256-000	Thermal Insulation Work	G	707	4.02
4259-000	Industrial Maintenance and Repair Contracting	G	707	4.02
4113-002	Gas Distribution Lines	G	711	4.55
4121-001	Highways, Streets, and Small Bridges	G	711	4.55
4129-002	Park Grounds and Recreational Open Space	G	711	4.55
4213-000	Septic System Installation	G	711	4.55
4214-000	Excavating and Grading	G	711	4.55
4215-000	Equipment Rental (With Operator)	G	711	4.55
4216-000	Asphalt Paving	G	711	4.55
4217-000	Fencing and Deck Installation	G	711	4.55
4293-000	Swimming Pool Installation	G	711	4.55
4234-001	Insulation Work	G	719	6.75
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.75
4275-001	Painting and Decorating	G	719	6.75
4276-000	Terrazzo and Tile Work	G	719	6.75
4277-099	Carpeting and Flooring	G	719	6.75
7799-002	Interior Designing Services	G	719	6.75
4012-000	Apartment and Condominium Construction	G	723	4.35
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.35
4111-099	Heavy Engineering Construction	G	723	4.35
4211-002	Non-Structural Interior Demolition	G	723	4.35
4234-003	Asbestos Abatement	G	723	4.35
4411-000	Construction Project Management	G	723	4.35
4235-000	Roof Shingling	G	728	12.98
4236-000	Sheet Metal and Built-Up Roofing	G	728	12.98
4113-001	Gas and Oil Pipelines, Construction	G	732	6.34
4121-002	Large Bridge Construction	G	732	6.34
4122-000	Waterworks and Sewage Systems	G	732	6.34
4129-001	Other Heavy Construction	G	732	6.34
4221-000	Piledriving Work	G	732	6.34
4255-000	Millwright and Rigging Work	G	737	6.32
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.32
4299-000	Other Trade Work	G	737	6.32
9942-000	Custom Welding Services	G	737	6.32
4231-000	Masonry Operations	G	741	11.15

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
4211-001	Wrecking and Structural Demolition	G	748	16.02
4222-001	Form Work (High-Rise)	G	748	16.02
4225-000	Precast Concrete Installation	G	748	16.02
4227-000	Structural Steel Erection	G	748	16.02
4229-000	Other Structural Work	G	748	16.02
4275-002	Painting of Structures	G	748	16.02
9952-001	Above Ground Window Cleaning	G	748	16.02
9959-001	Other Services to Buildings and Dwellings	G	748	16.02
4223-000	Steel Reinforcing	G	751	8.90
4224-001	Concrete Finishing	G	751	8.90
4224-002	Concrete Cutting and Drilling	G	751	8.90
4224-003	Concrete Sealing	G	751	8.90
4232-000	Siding Work	G	751	8.90
4233-000	Glass and Glazing Work	G	751	8.90
4239-000	Caulking and Weatherstripping	G	751	8.90
4011-099	Homebuilding Operations	G	764	8.80
4222-002	Form Work (Low-Rise)	G	764	8.80
4226-000	Rough and Framing Carpentry	G	764	8.80
4274-000	Finish Carpentry	G	764	8.80
4491-000	Land Developers	G	764	8.80
4499-002	House Raising/Moving	G	764	8.80
7712-002	Supply of Labour, Construction	G	764	8.80

(Classification Units for Class H appear on the next page)

## 2008 PREMIUM RATES

<b>Classification</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2008 Premium Rate (\$)</b>
<b>Unit</b>				
8511-001	Elementary and Secondary School Boards	H	810	0.77
8511-002	Private Schools	H	810	0.77
8521-000	Post-Secondary Non-University Education Operations	H	817	0.34
8531-000	University Education	H	817	0.34
8541-000	Library Services	H	817	0.34
8551-000	Museums and Archives	H	817	0.34
8599-001	Other Educational Services	H	817	0.34
8599-002	Driving Schools	H	817	0.34
4124-001	Power and Telecommunication Transmission Lines	H	830	4.30
4124-002	Cable Television Contractors	H	830	4.30
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.30
4911-003	Generation of Electric Power	H	833	0.75
4612-000	Crude Oil Pipeline Transport	H	835	1.01
4619-000	Other Pipeline Transport Operations	H	835	1.01
4911-001	Electric Power Transmission and Distribution	H	835	1.01
4931-000	Water Systems	H	835	1.01
4999-002	Operation of Steam Plants	H	835	1.01
4611-000	Natural Gas Pipeline Transport	H	838	0.49
4921-000	Gas Distribution Systems	H	838	0.49
7799-013	Other Services Incidental to Government	H	845	1.74
8321-099	General Municipal/Regional Operations	H	845	1.74
8324-000	Firefighting Services	H	845	1.74
8351-000	Band Councils	H	845	1.74
8372-001	Regional Conservation Authorities	H	845	1.74
8411-000	Other Government Agencies	H	845	1.74
8621-001	Nursing Home Operations	H	851	2.69
8621-002	Residential Home Operations	H	852	3.06
8611-000	General Hospitals	H	853	0.94
8612-000	Rehabilitation Hospitals	H	853	0.94
8613-000	Extended Care Hospitals	H	853	0.94
8614-000	Psychiatric Hospitals	H	853	0.94
8615-000	Addiction Hospitals	H	853	0.94
8616-000	Outpost Hospitals	H	853	0.94
8617-000	Paediatric Hospitals	H	853	0.94
8619-000	Other Specialty Hospitals	H	853	0.94
8634-000	Nursing and Other Health Care Operations	H	857	2.74
8662-099	Offices of Nurses	H	857	2.74

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
8622-000	Homes for Persons with a Physical Disability	H	858	2.99
8623-000	Homes for Persons with a Developmental Disability	H	858	2.99
8624-000	Homes for Persons with a Mental Health Disability	H	858	2.99
8625-000	Homes for Emotionally Distressed Children	H	858	2.99
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.99
8627-000	Homes for Children in Need of Protection	H	858	2.99
8628-000	Homes for Single Mothers	H	858	2.99
8629-000	Other Institutional Health and Social Services	H	858	2.99
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.94
8633-000	Health Rehabilitation Clinics	H	861	0.94
8635-000	Public Health Clinics and Community Health Centres	H	861	0.94
8639-000	Other Non-Institutional Health Services	H	861	0.94
8641-000	Child Daycare and Nursery School Services	H	861	0.94
8644-000	Life Skills Training Facilities	H	861	0.94
8647-000	Social Rehabilitation Services	H	861	0.94
8648-000	Crisis Intervention	H	861	0.94
8649-000	Other Non-Institutional Social Services	H	861	0.94
8642-000	Child Welfare Services	H	875	0.67
8643-000	Family Planning Services	H	875	0.67
8646-000	Meal Services (Non-Commercial)	H	875	0.67
8651-099	Offices of Physicians	H	875	0.67
8653-099	Offices of Dentists	H	875	0.67
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.67
8664-000	Offices of Nutritionists and Dietitians	H	875	0.67
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.67
8666-000	Offices of Optometrists	H	875	0.67
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.67
8668-000	Offices of Denturists	H	875	0.67
8669-000	Offices of Other Health Practitioners	H	875	0.67
8671-000	Offices of Psychologists	H	875	0.67
8672-000	Offices of Social Workers	H	875	0.67
8679-000	Offices of Other Social Service Practitioners	H	875	0.67
8681-000	Medical Laboratories	H	875	0.67
8682-000	Diagnostic Laboratories	H	875	0.67
8683-000	Combined Medical and Radiological Laboratories	H	875	0.67
8684-000	Public Health Laboratories	H	875	0.67
8685-000	Blood Bank Laboratories	H	875	0.67
8689-000	Other Health Laboratories	H	875	0.67
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.67
8692-000	Health Care Standards Agencies	H	875	0.67
8693-000	Health Care Research Agencies	H	875	0.67
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.67
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.67

(Classification Units for Class I appear on the next page)



## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
7511-001	Operators of Apartment Buildings	I	905	2.49
7511-002	Operators of Condominiums	I	905	2.49
7512-001	Operators of Non-Residential Buildings	I	908	1.23
7512-002	Self-Serve Storage Facilities	I	908	1.23
7512-003	Operators of Recreational Buildings	I	908	1.23
7599-001	Other Real Estate Operators	I	908	1.23
9732-000	Cemeteries and Crematoria	I	908	1.23
9991-000	Parking Lot Operations	I	908	1.23
7791-001	Security Services	I	911	1.52
7791-003	Detective Agencies	I	911	1.52
7791-004	Armoured Car Services	I	911	1.52
9211-000	Restaurants, Licensed	I	919	1.65
9212-000	Restaurants, Unlicensed	I	919	1.65
9213-000	Take-Out Food Services	I	919	1.65
9214-001	Caterers	I	919	1.65
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.65
9221-000	Taverns, Bars, and Nightclubs	I	919	1.65
7599-002	Mobile Home Parks	I	921	2.68
9111-000	Hotels and Motor Hotels	I	921	2.68
9112-000	Motels	I	921	2.68
9113-000	Tourist Courts and Cabins	I	921	2.68
9114-000	Guest Houses and Tourist Homes	I	921	2.68
9121-000	Lodging Houses and Residential Clubs	I	921	2.68
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.68
9141-000	Outfitters	I	921	2.68
9149-001	Other Recreation and Vacation Camps	I	921	2.68
9149-002	Children's Educational Camps	I	921	2.68
9726-000	Carpet Cleaning	I	923	3.41
9952-002	Ground Level Window Cleaning	I	923	3.41
9953-001	Janitorial Operations	I	923	3.41
9953-002	Other Cleaning Services	I	923	3.41
9959-005	Window Tinting of Buildings	I	923	3.41
9959-006	Pool Services	I	923	3.41
7712-001	Supply of Non-Clerical Labour Operations	I	929	4.62
7799-004	Custom Packaging	I	933	2.78
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	2.78
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.78
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.78
9941-000	Electric Motor Repair	I	933	2.78
9949-000	Other Repair Services	I	933	2.78

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
9643-000	Horse Race Tracks	I	937	1.67
9644-000	Other Race Tracks	I	937	1.67
9651-000	Golf Courses	I	937	1.67
9652-000	Curling Clubs	I	937	1.67
9653-000	Skating Facilities	I	937	1.67
9659-001	Other Sports and Recreational Clubs	I	937	1.67
9661-001	Gambling Operations	I	937	1.67
9661-002	Lotteries and Casinos	I	937	1.67
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.67
9692-000	Amusement Parks	I	937	1.67
9693-000	Dance Halls, Studios and Schools	I	937	1.67
9694-000	Coin-Operated Amusement Services	I	937	1.67
9695-000	Roller Skating Facilities	I	937	1.67
9696-000	Botanical and Zoological Gardens	I	937	1.67
9699-001	Other Amusement and Recreational Services	I	937	1.67
9699-002	Horse Trainers and Riding Operations	I	937	1.67
9711-099	Barber and Beauty Shops	I	944	2.83
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	2.83
9724-000	Valet Services and Cleaning Depots	I	944	2.83
9731-000	Funeral Homes	I	944	2.83
9741-099	Domestic Services	I	944	2.83
9791-000	Shoe Repair	I	944	2.83
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.83
9799-000	Other Personal Services	I	944	2.83
9951-000	Disinfecting and Exterminating Services	I	944	2.83
9999-001	Miscellaneous Services	I	944	2.83
9999-002	Automobile Associations	I	944	2.83

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
7011-000	Central Banks	I	956	0.17
7021-000	Chartered Banks	I	956	0.17
7029-000	Other Banking-Type Intermediaries	I	956	0.17
7031-000	Trust Companies	I	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-Operative Mortgage Companies	I	956	0.17
7051-099	Credit Unions	I	956	0.17
7099-000	Other Deposit Accepting Intermediaries	I	956	0.17
7111-000	Consumer Loan Companies	I	956	0.17
7121-000	Sales Finance Companies	I	956	0.17
7122-000	Credit Card Companies	I	956	0.17
7123-000	Factoring Companies	I	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	I	956	0.17
7129-000	Other Business Financing Companies	I	956	0.17
7211-000	Investment (Mutual) Funds	I	956	0.17
7212-000	Retirement Savings Funds	I	956	0.17
7213-000	Segregated Funds	I	956	0.17
7214-000	Investment Companies	I	956	0.17
7215-000	Holding Companies	I	956	0.17
7221-000	Mortgage Investment Companies	I	956	0.17
7222-000	Real Estate Investment Trusts	I	956	0.17
7229-000	Other Mortgage Companies	I	956	0.17
7291-000	Trusteed Pension Funds	I	956	0.17
7292-000	Estate, Trust, and Agency Funds	I	956	0.17
7299-000	Other Investment Intermediaries	I	956	0.17
7311-000	Life Insurers	I	956	0.17
7321-000	Deposit Insurers	I	956	0.17
7331-000	Health Insurers	I	956	0.17
7339-000	Other Property and Casualty Insurers	I	956	0.17
7411-000	Investment Dealers	I	956	0.17
7412-000	Stock Brokers	I	956	0.17
7413-000	Commodity Brokers	I	956	0.17
7421-000	Mortgage Brokers	I	956	0.17
7431-000	Stock Exchanges	I	956	0.17
7432-000	Commodity Exchanges	I	956	0.17
7499-000	Other Financial Intermediaries	I	956	0.17
7611-000	Insurance and Real Estate Agencies	I	956	0.17
7711-001	Supply of Clerical Labour Operations	I	956	0.17
7711-003	Placement Agencies	I	956	0.17
7711-100	Out of Province Operations - Class A	I	956	0.17
7711-200	Out of Province Operations - Class B	I	956	0.17
7711-300	Out of Province Operations - Class C	I	956	0.17
7711-400	Out of Province Operations - Class D	I	956	0.17
7711-500	Out of Province Operations - Class E	I	956	0.17
7711-600	Out of Province Operations - Class F	I	956	0.17
7711-700	Out of Province Operations - Class G	I	956	0.17
7711-800	Out of Province Operations - Class H	I	956	0.17
7711-900	Out of Province Operations - Class I	I	956	0.17
7731-000	Chartered and Certified Accountants	I	956	0.17
7739-000	Other Accounting and Bookkeeping Services	I	956	0.17
7761-000	Offices of Lawyers and Notaries	I	956	0.17
7792-000	Credit Bureau Services	I	956	0.17
7793-000	Collection Agencies	I	956	0.17
7799-003	Actuarial Services	I	956	0.17

## 2008 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2008 Premium Rate (\$)
0231-000	Agricultural Management and Consulting Services	I	958	0.36
4555-000	Marine Shipping Agencies	I	958	0.36
4592-003	Freight Brokers/Forwarders (Ground Freight)	I	958	0.36
4592-004	Freight Forwarders (Air and / or Ocean)	I	958	0.36
7721-001	Software Development and Computer Services	I	958	0.36
7722-000	Computer Equipment Maintenance and Repair	I	958	0.36
7751-000	Offices of Architects	I	958	0.36
7752-000	Offices of Engineers	I	958	0.36
7759-001	Other Scientific and Technical Services	I	958	0.36
7759-002	Research and Development	I	958	0.36
7771-001	Management Consulting Services	I	958	0.36
7771-002	Property Management Services	I	958	0.36
7794-000	Customs Brokers and Consultants	I	958	0.36
7795-999	Telephone Answering Services / Call Centres	I	958	0.36
7796-001	Business Service Centres	I	958	0.36
7796-002	Microfilming and Micrographing Services	I	958	0.36
7799-001	Miscellaneous Business Services	I	958	0.36
7799-005	Translation Services	I	958	0.36
7799-006	Custom Typing Services	I	958	0.36
7799-007	Manufacturer's Agents	I	958	0.36
7799-009	Meter Reading	I	958	0.36
7799-010	Other Brokers	I	958	0.36
7799-011	Quality Assurance	I	958	0.36
9931-000	Photographers	I	958	0.36
9961-000	Ticket and Travel Agencies	I	958	0.36
9962-001	Tour Packagers	I	958	0.36
2821-002	Photographic Film Processing	I	962	0.94
7711-002	Franchise Operations	I	962	0.94
7741-000	Advertising Agencies	I	962	0.94
7742-000	Media Representatives	I	962	0.94
7743-000	Display and Billboard Advertising	I	962	0.94
7749-000	Other Advertising Services	I	962	0.94
9611-000	Motion Picture and Video Production	I	962	0.94
9612-000	Motion Picture and Video Distribution	I	962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.94
9614-000	Sound Recording Services	I	962	0.94
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.94
9621-000	Regular Motion Picture Theatres	I	962	0.94
9622-000	Outdoor Motion Picture Theatres	I	962	0.94
9629-000	Other Motion Picture Exhibition	I	962	0.94
9631-000	Entertainment Production Companies and Artists	I	962	0.94
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.94
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.21
9725-000	Linen Supply Services	I	975	3.21
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.21



## 2008 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2008</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
7791-002	Corps of Commissionaires	I	981	0.62
9811-000	Religious Organizations	I	981	0.62
9821-000	Business Associations	I	981	0.62
9831-000	Health and Social Service Professional Membership Associations	I	981	0.62
9839-000	Other Professional Membership Associations	I	981	0.62
9841-000	Labour Organizations	I	981	0.62
9851-000	Political Organizations	I	981	0.62
9861-001	Civic and Fraternal Organizations	I	981	0.62
9861-002	Cultural Organizations	I	981	0.62
4811-000	Radio Broadcasting	I	983	0.30
4812-000	Television Broadcasting	I	983	0.30
4813-000	Combined Radio and Television Broadcasting	I	983	0.30
4814-000	Cable Television	I	983	0.30
4821-000	Telecommunication Carriers	I	983	0.30
4839-000	Other Telecommunication Operations	I	983	0.30



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6**

---

*Supporting Documentation  
for Each Class*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6A**

---

*Class A –  
Forest Products*



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 030: LOGGING

#### (CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$234,866,366	\$64,600	\$44,148	5,320	210	3.95%
2003	\$229,675,027	\$65,600	\$47,184	4,868	187	3.84%
2004	\$243,586,705	\$66,800	\$45,539	5,349	199	3.72%
2005	\$249,037,662	\$67,700	\$47,288	5,266	158	3.00%
2006	\$208,379,617	\$69,400	\$47,332	4,403	156	3.54%
2007	\$209,887,772	\$71,800	\$47,671	4,403	135	3.07%
2008	\$218,131,599	\$73,300	\$49,075	4,445	130	2.92%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

#### (CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$386,196,582	\$64,600	\$36,172	10,677	527	4.94%
2003	\$351,552,346	\$65,600	\$37,127	9,469	415	4.38%
2004	\$345,081,859	\$66,800	\$34,996	9,861	418	4.24%
2005	\$356,706,139	\$67,700	\$38,177	9,343	334	3.57%
2006	\$324,502,635	\$69,400	\$38,872	8,348	261	3.13%
2007	\$326,851,235	\$71,800	\$39,151	8,349	234	2.80%
2008	\$339,689,072	\$73,300	\$40,303	8,428	211	2.50%



**2008 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION**

**(CLASS A : FOREST PRODUCTS)**

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$196,771,558	\$64,600	\$34,898	5,638	145	2.57%
2003	\$198,993,076	\$65,600	\$36,729	5,418	112	2.07%
2004	\$198,117,074	\$66,800	\$37,080	5,343	117	2.19%
2005	\$204,466,145	\$67,700	\$40,660	5,029	82	1.63%
2006	\$193,854,658	\$69,400	\$40,222	4,820	88	1.83%
2007	\$195,257,688	\$71,800	\$40,510	4,820	72	1.49%
2008	\$202,926,885	\$73,300	\$41,703	4,866	67	1.38%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

#### (CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$921,684,882	\$64,600	\$46,007	20,034	223	1.11%
2003	\$910,957,919	\$65,600	\$49,300	18,478	188	1.02%
2004	\$863,035,260	\$66,800	\$50,195	17,194	189	1.10%
2005	\$833,998,390	\$67,700	\$50,961	16,365	196	1.20%
2006	\$732,525,507	\$69,400	\$48,841	14,998	154	1.03%
2007	\$737,827,188	\$71,800	\$49,191	14,999	155	1.03%
2008	\$766,807,055	\$73,300	\$50,639	15,142	158	1.04%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 041: CORRUGATED BOXES

#### (CLASS A : FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$290,229,538	\$64,600	\$35,520	8,171	173	2.12%
2003	\$302,891,947	\$65,600	\$32,918	9,201	163	1.77%
2004	\$301,340,059	\$66,800	\$32,881	9,165	186	2.03%
2005	\$304,010,452	\$67,700	\$34,853	8,723	151	1.73%
2006	\$300,958,147	\$69,400	\$34,795	8,649	178	2.06%
2007	\$303,136,343	\$71,800	\$35,044	8,650	160	1.85%
2008	\$315,042,723	\$73,300	\$36,076	8,732	160	1.83%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS A : FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$2,029,748,926	\$64,600	\$40,725	49,840	1,278	2.56%
2003	\$1,994,070,315	\$65,600	\$42,039	47,434	1,065	2.25%
2004	\$1,951,160,957	\$66,800	\$41,592	46,912	1,109	2.36%
2005	\$1,948,218,788	\$67,700	\$43,559	44,726	921	2.06%
2006	\$1,760,220,564	\$69,400	\$42,705	41,218	837	2.03%
2007	\$1,772,960,227	\$71,800	\$43,011	41,221	756	1.83%
2008	\$1,842,597,335	\$73,300	\$44,277	41,615	726	1.74%



## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
030	LOGGING	158%	78,742	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	112%	56,058	7.53
036	veneers, plywood and wood preservation	107%	53,455	4.04
039	pulp, newsprint and specialty papers	89%	44,692	2.30
041	corrugated boxes	45%	22,422	2.89
<b>CLASS: A</b>	<b>FOREST PRODUCTS</b>		<b>49,993</b>	<b>4.58</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 030: LOGGING

#### (CLASS A : FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.902</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.043
	Office of Worker Advisor	0.022
	Office of Employer Advisor	0.007
	OHSA	0.201
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.010
	<b>Sub-Total</b>	<b>0.282</b>
<b>B.3 Accident Prevention</b>	<b>OFSWA</b>	<b>0.402</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.588</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

#### (CLASS A : FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.660</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.004
	OHSA	0.146
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.206</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	OFSWA	0.324
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.191</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

#### (CLASS A : FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.415</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.128</b>
<b>B.3 Accident Prevention</b>	<b>OFSWA</b>	<b>0.246</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.791</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

#### (CLASS A : FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.297</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.014
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	<b>Sub-Total</b>	<b>0.093</b>
<b>B.3 Accident Prevention</b>	<b>PPHSA</b>	<b>0.148</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.538</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 041: CORRUGATED BOXES

#### (CLASS A : FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.337
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
B.3 Accident Prevention	PPHSA	0.168
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.612</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS A : FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.455</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.142</b>
<b>B.3 Accident Prevention</b>	-	<b>0.225</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.823</b>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 030: LOGGING

#### (CLASS A : FOREST PRODUCTS)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	4.764		4.580	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.709)		(0.663)	
b. plus Transfer Charge	1.028		0.976	
3. NET NEW CLAIMS COST	5.083	46%	4.893	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.902		0.836	
2. Legislative Obligations	0.282		0.258	
3. Accident Prevention	0.402		0.345	
4. TOTAL OVERHEAD EXPENSES	1.588	14%	1.439	13%
<b>C. UNFUNDED LIABILITY</b>				
	3.294	30%	3.406	32%
<b>D. (GAIN)/LOSS</b>	1.028	9%	1.075	10%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	10.99	100%	10.81	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

#### (CLASS A : FOREST PRODUCTS)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.534		3.504	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.873)		(0.780)	
b. plus Transfer Charge	0.763		0.747	
3. NET NEW CLAIMS COST	<u>3.425</u>	45%	<u>3.472</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.660		0.637	
2. Legislative Obligations	0.206		0.196	
3. Accident Prevention	0.324		0.286	
4. TOTAL OVERHEAD EXPENSES	<u>1.191</u>	16%	<u>1.119</u>	14%
<b>C. UNFUNDED LIABILITY</b>				
	2.219	29%	2.417	31%
<b>D. (GAIN)/LOSS</b>	<u>0.693</u>	9%	<u>0.763</u>	10%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>7.53</u></u>	<u>100%</u>	<u><u>7.77</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

#### (CLASS A : FOREST PRODUCTS)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.791		1.765	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.422)		(0.364)	
b. plus Transfer Charge	0.387		0.376	
3. NET NEW CLAIMS COST	1.756	43%	1.778	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.415		0.399	
2. Legislative Obligations	0.128		0.122	
3. Accident Prevention	0.246		0.217	
4. TOTAL OVERHEAD EXPENSES	0.791	20%	0.739	18%
<b>C. UNFUNDED LIABILITY</b>				
	1.138	28%	1.237	30%
<b>D. (GAIN)/LOSS</b>	0.355	9%	0.391	9%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.04	100%	4.15	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

#### (CLASS A : FOREST PRODUCTS)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.935		0.905	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.185)		(0.188)	
b. plus Transfer Charge	0.202		0.193	
3. NET NEW CLAIMS COST	0.952	41%	0.910	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.297		0.278	
2. Legislative Obligations	0.093		0.084	
3. Accident Prevention	0.148		0.117	
4. TOTAL OVERHEAD EXPENSES	0.538	23%	0.480	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.617	27%	0.634	29%
<b>D. (GAIN)/LOSS</b>	0.193	8%	0.200	9%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.30	100%	2.22	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 041: CORRUGATED BOXES

#### (CLASS A : FOREST PRODUCTS)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.156		1.148	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.175)		(0.174)	
b. plus Transfer Charge	0.250		0.245	
3. NET NEW CLAIMS COST	<u>1.231</u>	43%	<u>1.218</u>	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.337		0.321	
2. Legislative Obligations	0.106		0.098	
3. Accident Prevention	<u>0.168</u>		<u>0.136</u>	
4. TOTAL OVERHEAD EXPENSES	0.612	21%	0.556	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.798	28%	0.848	29%
<b>D. (GAIN)/LOSS</b>	<u>0.249</u>	9%	<u>0.268</u>	9%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.89</u></u>	<u>100%</u>	<u><u>2.89</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### CLASS A : FOREST PRODUCTS

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.999		1.967	
2. Second Injury Enhancement Fund (SIEF)	(0.398)		(0.371)	
a. minus Relief	0.432		0.419	
b. plus Transfer Charge	2.033	44%	2.015	44%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.455		0.433	
2. Legislative Obligations	0.142		0.133	
3. Accident Prevention	0.225		0.190	
4. TOTAL OVERHEAD EXPENSES	0.823	18%	0.755	16%
<b>C. UNFUNDED LIABILITY</b>				
	1.317	29%	1.403	30%
<b>D. (GAIN)/LOSS</b>	0.411	9%	0.443	10%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.58	100%	4.62	100%

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2008 Premium Rate</u> (\$)
030	LOGGING	5.083	1.588	3.294	1.028	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	3.425	1.191	2.219	0.693	7.53
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	1.756	0.791	1.138	0.355	4.04
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.952	0.538	0.617	0.193	2.30
041	CORRUGATED BOXES	1.231	0.612	0.798	0.249	2.89
<b>CLASS: A</b>	<b>FOREST PRODUCTS</b>	<b>2.033</b>	<b>0.823</b>	<b>1.317</b>	<b>0.411</b>	<b>4.58</b>

**WSIB** **2008**  
**Premium**  
**Rates** **MANUAL**

---

**SECTION 6B**

---

*Class B –  
Mining and Related Industries*





## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 110: GOLD MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$266,050,779	\$64,600	\$55,295	4,811	90	1.87%
2003	\$281,128,417	\$65,600	\$58,220	4,829	69	1.43%
2004	\$306,005,527	\$66,800	\$57,886	5,286	104	1.97%
2005	\$311,478,740	\$67,700	\$59,161	5,265	83	1.58%
2006	\$317,336,287	\$69,400	\$56,785	5,588	55	0.98%
2007	\$325,372,499	\$71,800	\$57,971	5,612	62	1.10%
2008	\$339,061,479	\$73,300	\$60,169	5,635	59	1.05%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 113: NICKEL MINES

##### (CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$324,430,805	\$64,600	\$58,178	5,577	140	2.51%
2003	\$331,637,549	\$65,600	\$58,391	5,680	121	2.13%
2004	\$367,410,474	\$66,800	\$60,696	6,053	105	1.73%
2005	\$392,806,650	\$67,700	\$62,516	6,283	85	1.35%
2006	\$451,317,211	\$69,400	\$64,836	6,961	123	1.77%
2007	\$462,746,351	\$71,800	\$66,190	6,991	96	1.37%
2008	\$482,214,885	\$73,300	\$68,700	7,019	93	1.32%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 119: OTHER MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$204,404,771	\$64,600	\$50,016	4,087	86	2.10%
2003	\$213,098,786	\$65,600	\$53,618	3,974	80	2.01%
2004	\$236,326,197	\$66,800	\$52,372	4,512	84	1.86%
2005	\$257,005,440	\$67,700	\$55,742	4,611	74	1.60%
2006	\$283,398,079	\$69,400	\$58,858	4,815	70	1.45%
<hr/>						
2007	\$290,574,841	\$71,800	\$60,087	4,836	67	1.39%
2008	\$302,799,824	\$73,300	\$62,366	4,855	64	1.32%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 134: AGGREGATES

##### (CLASS B : MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$217,394,067	\$64,600	\$37,511	5,795	130	2.24%
2003	\$231,725,433	\$65,600	\$38,665	5,993	157	2.62%
2004	\$244,482,556	\$66,800	\$37,973	6,438	162	2.52%
2005	\$253,067,529	\$67,700	\$40,963	6,178	140	2.27%
2006	\$263,135,391	\$69,400	\$43,110	6,104	85	1.39%
2007	\$269,799,022	\$71,800	\$44,010	6,131	99	1.61%
2008	\$281,149,930	\$73,300	\$45,679	6,155	96	1.56%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### CLASS B : MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,012,280,422	\$64,600	\$49,940	20,270	446	2.20%
2003	\$1,057,590,185	\$65,600	\$51,650	20,476	427	2.09%
2004	\$1,154,224,754	\$66,800	\$51,785	22,289	455	2.04%
2005	\$1,214,358,359	\$67,700	\$54,365	22,337	382	1.71%
2006	\$1,315,186,968	\$69,400	\$56,042	23,468	333	1.42%
2007	\$1,348,492,713	\$71,800	\$57,212	23,570	324	1.37%
2008	\$1,405,226,118	\$73,300	\$59,382	23,664	312	1.32%

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
110	GOLD MINES	170%	180,949	7.90
113	NICKEL MINES	90%	95,559	5.08
119	OTHER MINES	103%	110,349	6.14
134	AGGREGATES	65%	69,539	5.98
<b>CLASS: B</b>	<b>MINING AND RELATED INDUSTRIES</b>		<b>106,734</b>	<b>6.17</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 110: GOLD MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		<b>0.632</b>
<b>B.2</b> Legislative Obligations		
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.004
	OHSA	0.140
	Mine Rescue	0.252
	Program Administration	0.001
	Institute of Work & Health	0.007
		<hr/>
	<b>Sub-Total</b>	<b>0.450</b>
<b>B.3</b> Accident Prevention	<b>MASHA</b>	<b>0.228</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>1.311</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 113: NICKEL MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.454</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.198
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.339</b>
<b>B.3 Accident Prevention</b>	<b>MASHA</b>	<b>0.180</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.974</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 119: OTHER MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.520</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.025
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.003
	OHSA	0.115
	Mine Rescue	0.218
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.381</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	MASHA	0.198
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.099</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 134: AGGREGATES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.524</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.025
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.003
	OHSA	0.116
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.164</b>
<b>B.3 Accident Prevention</b>	<b>MASHA</b>	<b>0.199</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.888</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS B : MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.525</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.025
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.116
	Mine Rescue	0.176
	Program Administration	0.001
	Institute of Work & Health	0.005
		<hr/>
	<b>Sub-Total</b>	<b>0.340</b>
<b>B.3 Accident Prevention</b>	-	<b>0.199</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.064</b>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 110: GOLD MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.196		3.326	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.647)		(0.679)	
b. plus Transfer Charge	0.690		0.709	
3. NET NEW CLAIMS COST	<u>3.239</u>	41%	<u>3.356</u>	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.632		0.756	
2. Legislative Obligations	0.450		0.424	
3. Accident Prevention	0.228		0.238	
4. TOTAL OVERHEAD EXPENSES	<u>1.311</u>	17%	<u>1.419</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	2.099	27%	2.336	28%
<b>D. (GAIN)/LOSS</b>	<u>1.255</u>	16%	<u>1.162</u>	14%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>7.90</u>	100%	<u>8.27</u>	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 113: NICKEL MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.871		1.922	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.256)		(0.251)	
b. plus Transfer Charge	0.404		0.410	
3. NET NEW CLAIMS COST	2.019	40%	2.081	39%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.454		0.549	
2. Legislative Obligations	0.339		0.320	
3. Accident Prevention	0.180		0.187	
4. TOTAL OVERHEAD EXPENSES	0.974	19%	1.056	20%
<b>C. UNFUNDED LIABILITY</b>				
	1.308	26%	1.449	27%
<b>D. (GAIN)/LOSS</b>	0.782	15%	0.721	14%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	5.08	100%	5.31	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 119: OTHER MINES

#### (CLASS B : MINING AND RELATED INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.367		2.458	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.405)		(0.443)	
b. plus Transfer Charge	0.511		0.524	
3. NET NEW CLAIMS COST	<u>2.474</u>	40%	<u>2.539</u>	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.520		0.648	
2. Legislative Obligations	0.381		0.358	
3. Accident Prevention	0.198		0.206	
4. TOTAL OVERHEAD EXPENSES	<u>1.099</u>	18%	<u>1.213</u>	19%
<b>C. UNFUNDED LIABILITY</b>				
	1.603	26%	1.767	28%
<b>D. (GAIN)/LOSS</b>	<u>0.959</u>	16%	<u>0.879</u>	14%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>6.14</u></u>	<u>100%</u>	<u><u>6.40</u></u>	<u>100%</u>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 134: AGGREGATES

### (CLASS B : MINING AND RELATED INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.410		2.481	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.429)		(0.421)	
b. plus Transfer Charge	0.520		0.529	
3. NET NEW CLAIMS COST	2.502	42%	2.589	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.524		0.713	
2. Legislative Obligations	0.164		0.155	
3. Accident Prevention	0.199		0.208	
4. TOTAL OVERHEAD EXPENSES	0.888	15%	1.076	17%
<b>C. UNFUNDED LIABILITY</b>				
	1.621	27%	1.802	28%
<b>D. (GAIN)/LOSS</b>	0.970	16%	0.896	14%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	5.98	100%	6.36	100%

## 2008 PREMIUM RATE COMPONENTS

### CLASS B : MINING AND RELATED INDUSTRIES

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.405		2.512	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.417)		(0.437)	
b. plus Transfer Charge	0.519		0.535	
3. NET NEW CLAIMS COST	2.508	41%	2.611	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.525		0.657	
2. Legislative Obligations	0.340		0.320	
3. Accident Prevention	0.199		0.208	
4. TOTAL OVERHEAD EXPENSES	1.064	17%	1.185	18%
<b>C. UNFUNDED LIABILITY</b>				
	1.625	26%	1.817	28%
<b>D. (GAIN)/LOSS</b>	0.972	16%	0.904	14%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	6.17	100%	6.52	100%

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
110	GOLD MINES	3.239	1.311	2.099	1.255	7.90
113	NICKEL MINES	2.019	0.974	1.308	0.782	5.08
119	OTHER MINES	2.474	1.099	1.603	0.959	6.14
134	AGGREGATES	2.502	0.888	1.621	0.970	5.98
CLASS: B	MINING AND RELATED INDUSTRIES	2.508	1.064	1.625	0.972	6.17





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6C**

---

*Class C –  
Other Primary Industries*



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 159: LIVESTOCK FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$123,581,517	\$64,600	\$25,237	4,897	198	4.04%
2003	\$128,746,127	\$65,600	\$26,403	4,876	201	4.12%
2004	\$131,981,009	\$66,800	\$29,135	4,530	180	3.97%
2005	\$130,819,322	\$67,700	\$28,328	4,618	167	3.62%
2006	\$129,551,005	\$69,400	\$27,653	4,685	104	2.22%
2007	\$129,029,607	\$71,800	\$27,582	4,678	108	2.31%
2008	\$133,550,065	\$73,300	\$28,520	4,683	99	2.11%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$261,041,585	\$64,600	\$24,900	10,484	256	2.44%
2003	\$273,998,871	\$65,600	\$26,882	10,193	261	2.56%
2004	\$278,112,396	\$66,800	\$25,822	10,770	261	2.42%
2005	\$289,278,516	\$67,700	\$26,799	10,794	262	2.43%
2006	\$307,149,052	\$69,400	\$27,577	11,138	227	2.04%
2007	\$305,912,883	\$71,800	\$27,506	11,122	229	2.06%
2008	\$316,630,318	\$73,300	\$28,441	11,133	231	2.07%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$118,490,548	\$64,600	\$24,962	4,747	211	4.44%
2003	\$109,068,371	\$65,600	\$25,507	4,276	142	3.32%
2004	\$111,782,110	\$66,800	\$26,494	4,219	167	3.96%
2005	\$112,772,956	\$67,700	\$27,977	4,031	157	3.89%
2006	\$100,241,356	\$69,400	\$28,622	3,502	109	3.11%
2007	\$99,837,919	\$71,800	\$28,549	3,497	108	3.09%
2008	\$103,335,668	\$73,300	\$29,519	3,500	107	3.06%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$237,467,360	\$64,600	\$24,834	9,562	328	3.43%
2003	\$245,120,091	\$65,600	\$25,333	9,676	287	2.97%
2004	\$248,312,114	\$66,800	\$27,018	9,191	252	2.74%
2005	\$245,205,154	\$67,700	\$26,787	9,154	273	2.98%
2006	\$243,376,448	\$69,400	\$26,705	9,114	244	2.68%
2007	\$242,396,942	\$71,800	\$26,636	9,101	227	2.49%
2008	\$250,889,142	\$73,300	\$27,542	9,110	227	2.49%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$187,665,932	\$64,600	\$27,888	6,729	188	2.79%
2003	\$197,783,991	\$65,600	\$26,960	7,336	205	2.79%
2004	\$205,027,993	\$66,800	\$27,771	7,383	194	2.63%
2005	\$212,841,378	\$67,700	\$31,031	6,859	227	3.31%
2006	\$220,935,208	\$69,400	\$29,189	7,569	161	2.13%
2007	\$220,046,020	\$71,800	\$29,114	7,558	179	2.37%
2008	\$227,755,172	\$73,300	\$30,104	7,565	182	2.41%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C : OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$267,212,347	\$64,600	\$31,353	8,523	480	5.63%
2003	\$303,587,528	\$65,600	\$30,553	9,936	467	4.70%
2004	\$337,371,196	\$66,800	\$31,739	10,630	515	4.84%
2005	\$358,924,662	\$67,700	\$31,449	11,413	446	3.91%
2006	\$385,833,550	\$69,400	\$32,172	11,993	421	3.51%
2007	\$384,280,704	\$71,800	\$32,089	11,975	373	3.11%
2008	\$397,743,698	\$73,300	\$33,180	11,987	350	2.92%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS C : OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,195,459,289	\$64,600	\$26,600	44,942	1,661	3.70%
2003	\$1,258,304,979	\$65,600	\$27,181	46,293	1,563	3.38%
2004	\$1,312,586,818	\$66,800	\$28,093	46,723	1,569	3.36%
2005	\$1,349,841,988	\$67,700	\$28,800	46,869	1,532	3.27%
2006	\$1,387,086,619	\$69,400	\$28,897	48,001	1,266	2.64%
2007	\$1,381,504,076	\$71,800	\$28,823	47,931	1,224	2.55%
2008	\$1,429,904,063	\$73,300	\$29,803	47,979	1,196	2.49%



## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
159	LIVESTOCK FARMS	213%	40,629	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	82%	15,595	2.72
174	TOBACCO AND MUSHROOM FARMS	86%	16,351	4.00
181	FISHING AND MISCELLANEOUS FARMING	83%	15,869	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	68%	12,913	2.49
190	LANDSCAPING AND RELATED SERVICES	112%	21,437	4.31
<b>CLASS: C</b>	<b>OTHER PRIMARY INDUSTRIES</b>		<b>19,088</b>	<b>3.67</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 159: LIVESTOCK FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.651</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.031
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.004
	OHSA	0.144
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.203</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	FSA	0.257
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.112</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.342
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
B.3 Accident Prevention	FSA	0.151
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.600</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.439</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.137</b>
<b>B.3 Accident Prevention</b>	<b>FSA</b>	<b>0.185</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.762</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.374</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3 Accident Prevention</b>	<b>FSA</b>	<b>0.162</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.653</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.325</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	FSA	0.145
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.571</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.462</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.102
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.144</b>
<b>B.3 Accident Prevention</b>	<b>FSA</b>	<b>0.193</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.801</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS C : OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.414</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
		<hr/>
	<b>Sub-Total</b>	<b>0.128</b>
<b>B.3 Accident Prevention</b>	-	<b>0.176</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.719</b>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 159: LIVESTOCK FARMS

### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.057		3.258	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.352)		(0.367)	
b. plus Transfer Charge	0.660		0.694	
3. NET NEW CLAIMS COST	3.366	50%	3.587	51%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.651		0.652	
2. Legislative Obligations	0.203		0.202	
3. Accident Prevention	0.257		0.254	
4. TOTAL OVERHEAD EXPENSES	1.112	16%	1.108	16%
<b>C. UNFUNDED LIABILITY</b>				
	2.181	32%	2.496	35%
<b>D. (GAIN)/LOSS</b>	0.123	2%	(0.094)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	6.78	100%	7.10	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.155		1.187	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.146)		(0.155)	
b. plus Transfer Charge	0.249		0.253	
3. NET NEW CLAIMS COST	1.258	46%	1.285	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.342		0.330	
2. Legislative Obligations	0.106		0.101	
3. Accident Prevention	0.151		0.146	
4. TOTAL OVERHEAD EXPENSES	0.600	22%	0.578	21%
<b>C. UNFUNDED LIABILITY</b>				
	0.816	30%	0.894	33%
<b>D. (GAIN)/LOSS</b>	0.046	2%	(0.033)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.72	100%	2.72	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.718		1.602	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.169)		(0.144)	
b. plus Transfer Charge	0.371		0.341	
3. NET NEW CLAIMS COST	1.921	48%	1.800	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.439		0.402	
2. Legislative Obligations	0.137		0.124	
3. Accident Prevention	0.185		0.170	
4. TOTAL OVERHEAD EXPENSES	0.762	19%	0.696	19%
<b>C. UNFUNDED LIABILITY</b>				
	1.245	31%	1.253	34%
<b>D. (GAIN)/LOSS</b>	0.070	2%	(0.047)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.00	100%	3.70	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.457		1.462	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.298)		(0.254)	
b. plus Transfer Charge	0.315		0.312	
3. NET NEW CLAIMS COST	<u>1.475</u>	47%	<u>1.520</u>	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.374		0.370	
2. Legislative Obligations	0.115		0.033	
3. Accident Prevention	0.162		0.157	
4. TOTAL OVERHEAD EXPENSES	<u>0.653</u>	21%	<u>0.560</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.956	30%	1.058	34%
<b>D. (GAIN)/LOSS</b>	<u>0.054</u>	2%	<u>(0.040)</u>	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.14</u></u>	<u>100%</u>	<u><u>3.10</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.047		1.074	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.138)		(0.162)	
b. plus Transfer Charge	0.226		0.229	
3. NET NEW CLAIMS COST	1.136	46%	1.141	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.325		0.311	
2. Legislative Obligations	0.100		0.094	
3. Accident Prevention	0.145		0.139	
4. TOTAL OVERHEAD EXPENSES	0.571	23%	0.544	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.736	30%	0.794	32%
<b>D. (GAIN)/LOSS</b>	0.042	2%	(0.030)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.49	100%	2.45	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

#### (CLASS C : OTHER PRIMARY INDUSTRIES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.915		2.056	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.247)		(0.267)	
b. plus Transfer Charge	0.413		0.438	
3. NET NEW CLAIMS COST	2.081	48%	2.228	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.462		0.463	
2. Legislative Obligations	0.144		0.143	
3. Accident Prevention	0.193		0.190	
4. TOTAL OVERHEAD EXPENSES	0.801	19%	0.795	18%
<b>C. UNFUNDED LIABILITY</b>				
	1.349	31%	1.551	34%
<b>D. (GAIN)/LOSS</b>	0.076	2%	(0.058)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.31	100%	4.52	100%



## 2008 PREMIUM RATE COMPONENTS

### CLASS C : OTHER PRIMARY INDUSTRIES

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.621		1.678	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.220)		(0.223)	
b. plus Transfer Charge	0.350		0.357	
3. NET NEW CLAIMS COST	1.750	48%	1.813	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.406	
2. Legislative Obligations	0.128		0.110	
3. Accident Prevention	0.176		0.170	
4. TOTAL OVERHEAD EXPENSES	0.719	20%	0.685	18%
<b>C. UNFUNDED LIABILITY</b>				
	1.134	31%	1.262	34%
<b>D. (GAIN)/LOSS</b>	0.064	2%	(0.047)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.67	100%	3.71	100%



## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2008 Premium Rate</u> (\$)
159	LIVESTOCK FARMS	3.366	1.112	2.181	0.123	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.258	0.600	0.816	0.046	2.72
174	TOBACCO AND MUSHROOM FARMS	1.921	0.762	1.245	0.070	4.00
181	FISHING AND MISCELLANEOUS FARMING	1.475	0.653	0.956	0.054	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.136	0.571	0.736	0.042	2.49
190	LANDSCAPING AND RELATED SERVICES	2.081	0.801	1.349	0.076	4.31
<b>CLASS: C</b>	<b>OTHER PRIMARY INDUSTRIES</b>	<b>1.750</b>	<b>0.719</b>	<b>1.134</b>	<b>0.064</b>	<b>3.67</b>



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6D**

---

*Class D –  
Manufacturing*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 207: MEAT AND FISH PRODUCTS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$438,982,664	\$64,600	\$28,638	15,329	725	4.73%
2003	\$465,150,763	\$65,600	\$29,154	15,955	729	4.57%
2004	\$493,799,530	\$66,800	\$29,900	16,515	693	4.20%
2005	\$533,130,861	\$67,700	\$30,864	17,274	707	4.09%
2006	\$518,426,717	\$69,400	\$29,797	17,399	529	3.04%
2007	\$532,094,627	\$71,800	\$30,395	17,506	526	3.00%
2008	\$552,864,109	\$73,300	\$31,220	17,709	496	2.80%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 210: POULTRY PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$290,078,653	\$64,600	\$28,980	10,010	416	4.16%
2003	\$302,732,083	\$65,600	\$28,560	10,600	447	4.22%
2004	\$328,865,475	\$66,800	\$30,726	10,703	399	3.73%
2005	\$337,508,557	\$67,700	\$30,191	11,179	348	3.11%
2006	\$371,300,780	\$69,400	\$30,210	12,291	325	2.64%
2007	\$381,089,831	\$71,800	\$30,817	12,367	299	2.42%
2008	\$395,965,077	\$73,300	\$31,653	12,510	276	2.21%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$345,157,799	\$64,600	\$28,324	12,186	255	2.09%
2003	\$355,392,430	\$65,600	\$31,851	11,158	224	2.01%
2004	\$359,262,538	\$66,800	\$30,066	11,949	218	1.82%
2005	\$375,338,778	\$67,700	\$31,852	11,784	232	1.97%
2006	\$393,978,485	\$69,400	\$32,304	12,196	222	1.82%
2007	\$404,365,416	\$71,800	\$32,953	12,271	209	1.70%
2008	\$420,149,188	\$73,300	\$33,846	12,413	197	1.59%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 216: DAIRY PRODUCTS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$335,725,113	\$64,600	\$33,032	10,164	155	1.52%
2003	\$342,686,696	\$65,600	\$34,277	9,998	166	1.66%
2004	\$358,070,508	\$66,800	\$35,451	10,100	144	1.43%
2005	\$357,438,748	\$67,700	\$35,806	9,983	168	1.68%
2006	\$369,471,208	\$69,400	\$34,351	10,756	150	1.39%
2007	\$379,212,024	\$71,800	\$35,041	10,822	144	1.33%
2008	\$394,013,973	\$73,300	\$35,991	10,948	139	1.27%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 220: OTHER BAKERY PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$373,673,749	\$64,600	\$27,879	13,403	405	3.02%
2003	\$414,356,722	\$65,600	\$28,116	14,737	341	2.31%
2004	\$430,464,501	\$66,800	\$27,345	15,742	306	1.94%
2005	\$426,704,353	\$67,700	\$27,802	15,348	298	1.94%
2006	\$441,625,106	\$69,400	\$26,776	16,493	252	1.53%
2007	\$453,268,203	\$71,800	\$27,314	16,595	218	1.31%
2008	\$470,960,818	\$73,300	\$28,055	16,787	194	1.16%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 222: CONFECTIONERY

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$303,569,221	\$64,600	\$32,558	9,324	173	1.86%
2003	\$308,094,247	\$65,600	\$34,035	9,052	165	1.82%
2004	\$301,447,109	\$66,800	\$34,944	8,627	132	1.53%
2005	\$310,186,927	\$67,700	\$35,995	8,618	161	1.87%
2006	\$305,183,156	\$69,400	\$35,423	8,615	143	1.66%
2007	\$313,229,068	\$71,800	\$36,134	8,668	133	1.53%
2008	\$325,455,476	\$73,300	\$37,114	8,769	123	1.40%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$723,411,992	\$64,600	\$28,899	25,032	558	2.23%
2003	\$762,651,756	\$65,600	\$30,005	25,417	601	2.36%
2004	\$772,927,360	\$66,800	\$31,367	24,641	531	2.15%
2005	\$793,894,955	\$67,700	\$32,874	24,150	530	2.19%
2006	\$819,497,869	\$69,400	\$33,423	24,519	445	1.81%
2007	\$841,103,282	\$71,800	\$34,094	24,670	452	1.83%
2008	\$873,934,434	\$73,300	\$35,019	24,956	448	1.80%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 226: CRUSHED AND GROUND FOODS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$572,865,474	\$64,600	\$37,939	15,100	279	1.85%
2003	\$585,314,164	\$65,600	\$37,060	15,794	289	1.83%
2004	\$606,996,178	\$66,800	\$41,670	14,567	265	1.82%
2005	\$599,396,221	\$67,700	\$41,917	14,300	202	1.41%
2006	\$621,695,714	\$69,400	\$40,481	15,358	177	1.15%
2007	\$638,086,230	\$71,800	\$41,294	15,453	169	1.09%
2008	\$662,992,928	\$73,300	\$42,414	15,632	155	0.99%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 230: ALCOHOLIC BEVERAGES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$308,410,094	\$64,600	\$42,748	7,215	123	1.70%
2003	\$322,079,338	\$65,600	\$41,853	7,695	148	1.92%
2004	\$319,490,061	\$66,800	\$42,060	7,596	115	1.51%
2005	\$333,059,867	\$67,700	\$41,477	8,030	118	1.47%
2006	\$314,160,105	\$69,400	\$41,769	7,521	93	1.24%
2007	\$322,442,688	\$71,800	\$42,608	7,567	88	1.16%
2008	\$335,028,734	\$73,300	\$43,763	7,655	84	1.10%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 231: SOFT DRINKS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$273,416,869	\$64,600	\$38,470	7,107	335	4.71%
2003	\$286,200,284	\$65,600	\$39,508	7,244	329	4.54%
2004	\$298,942,266	\$66,800	\$42,321	7,064	309	4.37%
2005	\$291,108,787	\$67,700	\$41,975	6,935	322	4.64%
2006	\$304,459,030	\$69,400	\$43,772	6,956	276	3.97%
2007	\$312,485,851	\$71,800	\$44,651	6,999	279	3.99%
2008	\$324,683,248	\$73,300	\$45,862	7,080	282	3.98%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 237: TIRES AND TUBES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$129,435,280	\$64,600	\$40,895	3,165	145	4.58%
2003	\$127,627,015	\$65,600	\$45,325	2,816	91	3.23%
2004	\$118,883,509	\$66,800	\$44,050	2,699	79	2.93%
2005	\$128,620,466	\$67,700	\$44,273	2,905	70	2.41%
2006	\$112,158,727	\$69,400	\$45,342	2,474	61	2.47%
2007	\$115,115,703	\$71,800	\$46,253	2,489	48	1.93%
2008	\$119,609,065	\$73,300	\$47,507	2,518	42	1.67%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 238: OTHER RUBBER PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$351,881,961	\$64,600	\$35,850	9,815	367	3.74%
2003	\$353,128,665	\$65,600	\$36,731	9,614	355	3.69%
2004	\$356,446,419	\$66,800	\$35,766	9,966	326	3.27%
2005	\$349,070,400	\$67,700	\$38,282	9,118	278	3.05%
2006	\$325,316,059	\$69,400	\$37,809	8,604	250	2.91%
2007	\$333,892,760	\$71,800	\$38,568	8,657	232	2.68%
2008	\$346,925,741	\$73,300	\$39,614	8,757	223	2.55%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$267,242,837	\$64,600	\$28,236	9,465	163	1.72%
2003	\$283,577,402	\$65,600	\$31,652	8,959	187	2.09%
2004	\$297,535,945	\$66,800	\$31,335	9,495	181	1.91%
2005	\$279,676,298	\$67,700	\$31,792	8,797	153	1.74%
2006	\$256,825,445	\$69,400	\$31,431	8,171	104	1.27%
2007	\$263,596,445	\$71,800	\$32,062	8,221	110	1.34%
2008	\$273,885,520	\$73,300	\$32,932	8,317	106	1.27%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 261: PLASTIC FILM AND SHEETING

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$191,428,253	\$64,600	\$31,196	6,136	119	1.94%
2003	\$196,385,751	\$65,600	\$34,318	5,723	111	1.94%
2004	\$206,037,030	\$66,800	\$36,110	5,706	114	2.00%
2005	\$208,909,460	\$67,700	\$33,303	6,273	93	1.48%
2006	\$210,210,815	\$69,400	\$35,406	5,937	85	1.43%
2007	\$215,752,857	\$71,800	\$36,117	5,974	79	1.32%
2008	\$224,174,432	\$73,300	\$37,097	6,043	75	1.24%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 263: OTHER PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,072,978,298	\$64,600	\$28,551	37,581	1,124	2.99%
2003	\$1,116,038,587	\$65,600	\$28,638	38,971	1,091	2.80%
2004	\$1,164,464,228	\$66,800	\$28,980	40,182	938	2.33%
2005	\$1,155,438,703	\$67,700	\$29,860	38,695	879	2.27%
2006	\$1,144,161,926	\$69,400	\$29,793	38,404	758	1.97%
2007	\$1,174,326,850	\$71,800	\$30,391	38,640	687	1.78%
2008	\$1,220,164,863	\$73,300	\$31,216	39,089	643	1.64%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$428,490,650	\$64,600	\$25,496	16,806	459	2.73%
2003	\$418,298,777	\$65,600	\$25,412	16,461	411	2.50%
2004	\$405,710,292	\$66,800	\$26,185	15,494	343	2.21%
2005	\$391,825,523	\$67,700	\$27,017	14,503	275	1.90%
2006	\$368,219,978	\$69,400	\$27,346	13,465	247	1.83%
2007	\$377,927,806	\$71,800	\$27,895	13,548	214	1.58%
2008	\$392,679,628	\$73,300	\$28,652	13,705	200	1.46%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 301: CLOTHING, FIBRE AND YARN

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$671,795,609	\$64,600	\$24,254	27,698	320	1.16%
2003	\$657,652,515	\$65,600	\$25,231	26,065	340	1.30%
2004	\$583,309,280	\$66,800	\$24,980	23,351	209	0.90%
2005	\$482,672,925	\$67,700	\$26,382	18,296	175	0.96%
2006	\$444,025,382	\$69,400	\$25,370	17,502	138	0.79%
2007	\$455,731,760	\$71,800	\$25,880	17,610	126	0.72%
2008	\$473,520,537	\$73,300	\$26,581	17,814	118	0.66%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$283,206,520	\$64,600	\$27,687	10,229	491	4.80%
2003	\$303,429,495	\$65,600	\$29,165	10,404	496	4.77%
2004	\$320,432,434	\$66,800	\$29,134	10,999	461	4.19%
2005	\$315,840,886	\$67,700	\$30,464	10,368	455	4.39%
2006	\$312,789,449	\$69,400	\$31,841	9,823	322	3.28%
2007	\$321,035,895	\$71,800	\$32,480	9,883	323	3.27%
2008	\$333,567,030	\$73,300	\$33,361	9,998	309	3.09%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 311: WOODEN CABINETS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$290,216,001	\$64,600	\$30,485	9,520	403	4.23%
2003	\$319,027,307	\$65,600	\$32,412	9,843	369	3.75%
2004	\$336,351,264	\$66,800	\$32,412	10,377	366	3.53%
2005	\$338,669,042	\$67,700	\$34,474	9,824	378	3.85%
2006	\$356,539,982	\$69,400	\$33,159	10,752	284	2.64%
2007	\$365,939,877	\$71,800	\$33,825	10,818	289	2.67%
2008	\$380,223,768	\$73,300	\$34,742	10,944	275	2.51%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 312: WOODEN BOXES AND PALLETS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$67,306,961	\$64,600	\$25,239	2,667	199	7.46%
2003	\$67,385,716	\$65,600	\$25,018	2,693	158	5.87%
2004	\$69,047,027	\$66,800	\$26,358	2,620	138	5.27%
2005	\$70,447,899	\$67,700	\$27,585	2,554	130	5.09%
2006	\$70,457,005	\$69,400	\$27,931	2,523	115	4.56%
2007	\$72,314,548	\$71,800	\$28,492	2,539	99	3.90%
2008	\$75,137,234	\$73,300	\$29,265	2,568	93	3.62%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 322: UPHOLSTERED FURNITURE

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$140,282,403	\$64,600	\$29,038	4,831	119	2.46%
2003	\$138,904,557	\$65,600	\$32,328	4,297	124	2.89%
2004	\$143,717,591	\$66,800	\$32,560	4,414	112	2.54%
2005	\$137,356,078	\$67,700	\$32,247	4,259	105	2.47%
2006	\$101,489,253	\$69,400	\$30,562	3,321	62	1.87%
2007	\$104,164,937	\$71,800	\$31,176	3,341	65	1.95%
2008	\$108,230,852	\$73,300	\$32,021	3,380	63	1.86%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 323: METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$492,948,919	\$64,600	\$31,746	15,528	445	2.87%
2003	\$442,793,840	\$65,600	\$33,779	13,109	430	3.28%
2004	\$419,621,820	\$66,800	\$33,439	12,549	354	2.82%
2005	\$416,477,648	\$67,700	\$34,072	12,223	312	2.55%
2006	\$415,608,675	\$69,400	\$33,381	12,450	229	1.84%
2007	\$426,565,869	\$71,800	\$34,051	12,527	232	1.85%
2008	\$443,216,201	\$73,300	\$34,975	12,672	214	1.69%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$432,737,562	\$64,600	\$30,550	14,165	495	3.49%
2003	\$446,272,840	\$65,600	\$30,614	14,577	489	3.35%
2004	\$459,011,265	\$66,800	\$31,374	14,630	466	3.19%
2005	\$453,493,106	\$67,700	\$32,899	13,784	439	3.18%
2006	\$440,250,022	\$69,400	\$33,374	13,191	382	2.90%
2007	\$451,856,866	\$71,800	\$34,044	13,272	372	2.80%
2008	\$469,494,392	\$73,300	\$34,968	13,426	372	2.77%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$159,807,013	\$64,600	\$29,600	5,399	213	3.95%
2003	\$163,522,846	\$65,600	\$31,699	5,159	200	3.88%
2004	\$163,758,352	\$66,800	\$31,365	5,221	194	3.72%
2005	\$161,879,396	\$67,700	\$32,714	4,948	150	3.03%
2006	\$157,126,368	\$69,400	\$31,971	4,915	148	3.01%
2007	\$161,268,880	\$71,800	\$32,613	4,945	135	2.73%
2008	\$167,563,759	\$73,300	\$33,498	5,003	129	2.58%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,328,232,953	\$64,600	\$32,504	40,864	675	1.65%
2003	\$1,372,851,752	\$65,600	\$32,418	42,348	692	1.63%
2004	\$1,351,981,131	\$66,800	\$34,816	38,832	585	1.51%
2005	\$1,341,166,044	\$67,700	\$34,700	38,650	502	1.30%
2006	\$1,345,867,795	\$69,400	\$35,337	38,087	495	1.30%
2007	\$1,381,350,535	\$71,800	\$36,047	38,322	453	1.18%
2008	\$1,435,269,394	\$73,300	\$37,024	38,766	440	1.14%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 335: PUBLISHING

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,053,251,208	\$64,600	\$32,605	32,303	256	0.79%
2003	\$1,095,323,886	\$65,600	\$34,913	31,373	231	0.74%
2004	\$1,147,154,029	\$66,800	\$35,386	32,418	190	0.59%
2005	\$1,178,348,616	\$67,700	\$32,969	35,741	194	0.54%
2006	\$1,260,557,857	\$69,400	\$31,715	39,746	197	0.50%
2007	\$1,293,791,468	\$71,800	\$32,352	39,991	171	0.43%
2008	\$1,344,292,595	\$73,300	\$33,229	40,455	157	0.39%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 338: FOLDING CARTONS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$212,653,114	\$64,600	\$33,656	6,318	120	1.90%
2003	\$216,249,668	\$65,600	\$34,872	6,201	119	1.92%
2004	\$217,283,604	\$66,800	\$37,164	5,847	114	1.95%
2005	\$215,630,460	\$67,700	\$35,263	6,115	95	1.55%
2006	\$214,379,076	\$69,400	\$34,526	6,209	76	1.22%
2007	\$220,031,011	\$71,800	\$35,219	6,247	75	1.20%
2008	\$228,619,577	\$73,300	\$36,175	6,320	70	1.11%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 341: PAPER PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$297,928,823	\$64,600	\$35,999	8,276	220	2.66%
2003	\$310,110,960	\$65,600	\$35,292	8,787	201	2.29%
2004	\$312,064,694	\$66,800	\$38,010	8,210	236	2.87%
2005	\$301,096,680	\$67,700	\$38,110	7,901	170	2.15%
2006	\$289,136,882	\$69,400	\$36,780	7,861	143	1.82%
2007	\$296,759,747	\$71,800	\$37,519	7,909	142	1.80%
2008	\$308,343,300	\$73,300	\$38,536	8,001	136	1.70%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,579,246,380	\$64,600	\$48,401	32,628	733	2.25%
2003	\$1,540,386,342	\$65,600	\$51,392	29,973	641	2.14%
2004	\$1,514,644,626	\$66,800	\$52,241	28,993	514	1.77%
2005	\$1,534,487,852	\$67,700	\$52,976	28,966	527	1.82%
2006	\$1,527,298,628	\$69,400	\$51,982	29,381	408	1.39%
2007	\$1,567,564,648	\$71,800	\$53,026	29,562	386	1.31%
2008	\$1,628,752,084	\$73,300	\$54,464	29,905	359	1.20%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 358: FOUNDRIES

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$252,210,550	\$64,600	\$42,971	5,869	238	4.06%
2003	\$242,287,041	\$65,600	\$42,289	5,729	197	3.44%
2004	\$172,527,478	\$66,800	\$37,482	4,603	179	3.89%
2005	\$165,512,874	\$67,700	\$38,969	4,247	179	4.21%
2006	\$153,994,769	\$69,400	\$41,018	3,754	99	2.64%
2007	\$158,054,719	\$71,800	\$41,842	3,777	110	2.91%
2008	\$164,224,138	\$73,300	\$42,977	3,821	107	2.80%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 361: NON-FERROUS METAL INDUSTRIES \*

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 374: DOORS AND WINDOWS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$369,195,587	\$64,600	\$29,437	12,542	467	3.72%
2003	\$398,319,374	\$65,600	\$30,267	13,160	423	3.21%
2004	\$437,727,818	\$66,800	\$31,869	13,735	450	3.28%
2005	\$452,609,433	\$67,700	\$32,915	13,751	470	3.42%
2006	\$464,156,563	\$69,400	\$32,295	14,372	384	2.67%
2007	\$476,393,684	\$71,800	\$32,944	14,461	388	2.68%
2008	\$494,988,966	\$73,300	\$33,837	14,628	380	2.60%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$457,695,486	\$64,600	\$34,927	13,104	708	5.40%
2003	\$468,504,414	\$65,600	\$36,025	13,005	622	4.78%
2004	\$454,232,273	\$66,800	\$36,652	12,393	481	3.88%
2005	\$470,710,277	\$67,700	\$36,946	12,740	526	4.13%
2006	\$495,560,042	\$69,400	\$37,348	13,269	486	3.66%
2007	\$508,625,090	\$71,800	\$38,098	13,351	434	3.25%
2008	\$528,478,476	\$73,300	\$39,131	13,506	411	3.04%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 377: COATING OF METAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$380,369,883	\$64,600	\$30,748	12,371	567	4.58%
2003	\$391,565,472	\$65,600	\$32,042	12,220	505	4.13%
2004	\$393,824,281	\$66,800	\$33,982	11,589	455	3.93%
2005	\$387,008,273	\$67,700	\$34,122	11,342	440	3.88%
2006	\$367,758,913	\$69,400	\$33,267	11,055	332	3.00%
2007	\$377,454,586	\$71,800	\$33,935	11,123	325	2.92%
2008	\$392,187,936	\$73,300	\$34,855	11,252	308	2.74%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$212,969,348	\$64,600	\$33,475	6,362	187	2.94%
2003	\$222,694,611	\$65,600	\$35,218	6,323	169	2.67%
2004	\$225,520,270	\$66,800	\$34,851	6,471	144	2.23%
2005	\$225,423,201	\$67,700	\$32,547	6,926	146	2.11%
2006	\$222,181,052	\$69,400	\$32,718	6,791	95	1.40%
2007	\$228,038,680	\$71,800	\$33,375	6,833	89	1.30%
2008	\$236,939,813	\$73,300	\$34,280	6,912	86	1.24%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$792,062,552	\$64,600	\$44,225	17,910	561	3.13%
2003	\$832,199,165	\$65,600	\$44,682	18,625	510	2.74%
2004	\$825,296,233	\$66,800	\$46,251	17,844	491	2.75%
2005	\$836,421,288	\$67,700	\$46,198	18,105	467	2.58%
2006	\$793,531,322	\$69,400	\$46,528	17,055	392	2.30%
2007	\$814,452,148	\$71,800	\$47,462	17,160	372	2.17%
2008	\$846,243,014	\$73,300	\$48,750	17,359	362	2.09%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$237,946,921	\$64,600	\$29,286	8,125	262	3.22%
2003	\$237,104,933	\$65,600	\$30,174	7,858	309	3.93%
2004	\$250,183,790	\$66,800	\$32,174	7,776	237	3.05%
2005	\$256,821,870	\$67,700	\$33,654	7,631	258	3.38%
2006	\$263,061,597	\$69,400	\$35,769	7,354	177	2.41%
2007	\$269,997,008	\$71,800	\$36,487	7,399	186	2.51%
2008	\$280,535,919	\$73,300	\$37,477	7,485	179	2.39%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 385: MACHINE SHOPS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$810,300,616	\$64,600	\$37,175	21,797	606	2.78%
2003	\$906,801,784	\$65,600	\$37,892	23,931	571	2.39%
2004	\$954,423,146	\$66,800	\$38,168	25,006	552	2.21%
2005	\$1,000,208,866	\$67,700	\$37,937	26,365	663	2.51%
2006	\$1,034,948,012	\$69,400	\$37,891	27,314	494	1.81%
2007	\$1,062,233,598	\$71,800	\$38,652	27,482	496	1.80%
2008	\$1,103,696,226	\$73,300	\$39,700	27,801	476	1.71%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$962,813,957	\$64,600	\$34,755	27,703	981	3.54%
2003	\$974,009,285	\$65,600	\$35,848	27,171	1,066	3.92%
2004	\$1,014,037,339	\$66,800	\$36,253	27,971	938	3.35%
2005	\$1,036,410,660	\$67,700	\$37,089	27,944	957	3.42%
2006	\$1,046,177,077	\$69,400	\$36,797	28,431	853	3.00%
2007	\$1,073,758,708	\$71,800	\$37,536	28,606	849	2.97%
2008	\$1,115,671,201	\$73,300	\$38,554	28,938	842	2.91%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$163,672,415	\$64,600	\$34,178	4,789	143	2.99%
2003	\$161,352,891	\$65,600	\$35,918	4,492	98	2.18%
2004	\$164,330,558	\$66,800	\$37,465	4,386	100	2.28%
2005	\$158,625,271	\$67,700	\$38,845	4,084	79	1.93%
2006	\$140,674,370	\$69,400	\$40,964	3,434	58	1.69%
2007	\$144,383,138	\$71,800	\$41,787	3,455	51	1.48%
2008	\$150,018,909	\$73,300	\$42,920	3,495	46	1.32%



## 2008 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS \*

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 393: WIRE PRODUCTS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$239,905,628	\$64,600	\$31,255	7,676	274	3.57%
2003	\$238,002,038	\$65,600	\$33,560	7,092	256	3.61%
2004	\$244,630,962	\$66,800	\$32,215	7,594	248	3.27%
2005	\$238,147,189	\$67,700	\$33,923	7,020	207	2.95%
2006	\$227,907,634	\$69,400	\$33,827	6,737	145	2.15%
2007	\$233,916,238	\$71,800	\$34,506	6,778	142	2.09%
2008	\$243,046,793	\$73,300	\$35,442	6,857	131	1.91%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$411,694,456	\$64,600	\$38,238	10,767	282	2.62%
2003	\$382,317,738	\$65,600	\$38,075	10,041	267	2.66%
2004	\$362,536,717	\$66,800	\$39,095	9,273	183	1.97%
2005	\$319,248,760	\$67,700	\$40,858	7,814	165	2.11%
2006	\$302,979,910	\$69,400	\$39,012	7,766	119	1.53%
2007	\$310,967,736	\$71,800	\$39,795	7,814	111	1.42%
2008	\$323,105,875	\$73,300	\$40,875	7,904	102	1.29%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,070,499,572	\$64,600	\$39,337	27,214	500	1.84%
2003	\$1,105,288,623	\$65,600	\$41,492	26,639	477	1.79%
2004	\$1,183,538,325	\$66,800	\$41,565	28,474	412	1.45%
2005	\$1,198,048,218	\$67,700	\$41,823	28,646	391	1.36%
2006	\$1,191,124,144	\$69,400	\$41,689	28,572	395	1.38%
2007	\$1,222,527,190	\$71,800	\$42,526	28,748	342	1.19%
2008	\$1,270,246,628	\$73,300	\$43,680	29,081	326	1.12%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 406: ELEVATORS AND ESCALATORS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$169,264,713	\$64,600	\$51,326	3,298	124	3.76%
2003	\$173,187,690	\$65,600	\$52,699	3,286	101	3.07%
2004	\$181,203,914	\$66,800	\$51,297	3,532	108	3.06%
2005	\$202,209,342	\$67,700	\$51,725	3,909	118	3.02%
2006	\$222,218,898	\$69,400	\$52,881	4,202	106	2.52%
2007	\$228,077,523	\$71,800	\$53,943	4,228	100	2.37%
2008	\$236,980,173	\$73,300	\$55,406	4,277	96	2.24%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 408: BOILERS, PUMPS AND FANS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$163,279,151	\$64,600	\$39,613	4,122	102	2.47%
2003	\$158,225,961	\$65,600	\$43,717	3,619	102	2.82%
2004	\$151,960,074	\$66,800	\$42,996	3,534	85	2.41%
2005	\$157,341,550	\$67,700	\$42,735	3,682	77	2.09%
2006	\$173,755,228	\$69,400	\$42,187	4,119	80	1.94%
2007	\$178,336,147	\$71,800	\$43,034	4,144	74	1.79%
2008	\$185,297,220	\$73,300	\$44,201	4,192	68	1.62%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$575,048,202	\$64,600	\$37,978	15,142	637	4.21%
2003	\$600,431,777	\$65,600	\$38,045	15,782	632	4.00%
2004	\$651,190,806	\$66,800	\$38,608	16,867	537	3.18%
2005	\$718,139,292	\$67,700	\$40,108	17,905	549	3.07%
2006	\$772,085,814	\$69,400	\$39,893	19,354	459	2.37%
2007	\$792,441,246	\$71,800	\$40,694	19,473	417	2.14%
2008	\$823,372,951	\$73,300	\$41,798	19,699	376	1.91%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 417: AIRCRAFT MANUFACTURING

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$577,533,308	\$64,600	\$47,982	12,036	277	2.30%
2003	\$493,984,954	\$65,600	\$47,356	10,431	225	2.16%
2004	\$529,392,821	\$66,800	\$48,919	10,822	206	1.90%
2005	\$567,387,338	\$67,700	\$47,031	12,064	190	1.57%
2006	\$642,875,404	\$69,400	\$45,920	14,000	178	1.27%
<hr/>						
2007	\$659,824,305	\$71,800	\$46,842	14,086	160	1.14%
2008	\$685,579,516	\$73,300	\$48,113	14,250	142	1.00%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 419: MOTOR VEHICLE ASSEMBLY \*

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,050,466,539	\$64,600	\$48,626	21,603	547	2.53%
2003	\$954,912,365	\$65,600	\$48,914	19,522	431	2.21%
2004	\$914,088,003	\$66,800	\$50,842	17,979	343	1.91%
2005	\$844,425,109	\$67,700	\$48,948	17,251	310	1.80%
2006	\$802,125,455	\$69,400	\$49,220	16,297	272	1.67%
2007	\$823,272,858	\$71,800	\$50,208	16,397	239	1.46%
2008	\$855,408,027	\$73,300	\$51,570	16,588	222	1.34%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT \*

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 424: MOTOR VEHICLE STAMPINGS \*

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES \*

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,773,554,760	\$64,600	\$43,553	178,485	6,229	3.49%
2003	\$8,138,170,066	\$65,600	\$43,587	186,711	5,727	3.07%
2004	\$8,666,955,879	\$66,800	\$45,978	188,502	6,169	3.27%
2005	\$8,752,726,368	\$67,700	\$46,231	189,326	5,983	3.16%
2006	\$8,584,263,576	\$69,400	\$47,588	180,387	5,472	3.03%
2007	\$8,810,580,894	\$71,800	\$48,544	181,498	5,093	2.81%
2008	\$9,154,488,147	\$73,300	\$49,860	183,603	4,734	2.58%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 Premium Rate.

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$477,463,346	\$64,600	\$44,508	10,728	261	2.43%
2003	\$474,923,546	\$65,600	\$44,836	10,592	257	2.43%
2004	\$468,343,020	\$66,800	\$44,452	10,536	312	2.96%
2005	\$467,447,460	\$67,700	\$44,379	10,533	321	3.05%
2006	\$449,932,874	\$69,400	\$43,050	10,451	232	2.22%
<hr/>						
2007	\$461,794,998	\$71,800	\$43,915	10,515	241	2.29%
2008	\$479,820,444	\$73,300	\$45,106	10,637	252	2.37%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$210,582,213	\$64,600	\$41,653	5,056	363	7.18%
2003	\$237,700,133	\$65,600	\$40,036	5,937	382	6.43%
2004	\$179,978,056	\$66,800	\$37,347	4,819	306	6.35%
2005	\$176,057,229	\$67,700	\$36,324	4,847	215	4.44%
2006	\$179,833,356	\$69,400	\$37,505	4,795	226	4.71%
2007	\$184,574,520	\$71,800	\$38,258	4,825	190	3.94%
2008	\$191,779,098	\$73,300	\$39,296	4,880	175	3.59%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 442: RAILROAD ROLLING STOCK

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$287,376,272	\$64,600	\$45,192	6,359	128	2.01%
2003	\$340,160,669	\$65,600	\$48,882	6,959	127	1.82%
2004	\$322,000,128	\$66,800	\$48,695	6,613	106	1.60%
2005	\$372,384,878	\$67,700	\$46,251	8,051	147	1.83%
2006	\$381,255,140	\$69,400	\$46,202	8,252	178	2.16%
2007	\$391,306,630	\$71,800	\$47,130	8,303	162	1.95%
2008	\$406,580,673	\$73,300	\$48,408	8,399	154	1.83%



**2008 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES**

**(CLASS D : MANUFACTURING)**

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$186,750,096	\$64,600	\$32,747	5,703	151	2.65%
2003	\$189,156,574	\$65,600	\$31,719	5,964	143	2.40%
2004	\$191,666,764	\$66,800	\$32,850	5,835	104	1.78%
2005	\$195,317,491	\$67,700	\$34,160	5,718	121	2.12%
2006	\$183,137,126	\$69,400	\$33,174	5,521	110	1.99%
2007	\$187,965,391	\$71,800	\$33,840	5,555	96	1.73%
2008	\$195,302,327	\$73,300	\$34,758	5,619	94	1.67%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$236,669,492	\$64,600	\$33,690	7,025	133	1.89%
2003	\$218,196,020	\$65,600	\$33,146	6,583	123	1.87%
2004	\$217,415,172	\$66,800	\$35,421	6,138	118	1.92%
2005	\$212,246,861	\$67,700	\$35,508	5,977	109	1.82%
2006	\$207,622,395	\$69,400	\$34,658	5,991	76	1.27%
2007	\$213,096,195	\$71,800	\$35,354	6,028	81	1.34%
2008	\$221,414,072	\$73,300	\$36,313	6,098	77	1.26%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$3,173,046,085	\$64,600	\$32,132	98,750	427	0.43%
2003	\$2,804,823,488	\$65,600	\$31,458	89,161	329	0.37%
2004	\$2,830,563,337	\$66,800	\$33,052	85,640	283	0.33%
2005	\$2,849,233,958	\$67,700	\$34,631	82,274	310	0.38%
2006	\$2,996,821,514	\$69,400	\$32,988	90,846	347	0.38%
2007	\$3,075,830,342	\$71,800	\$33,651	91,405	319	0.35%
2008	\$3,195,890,572	\$73,300	\$34,563	92,465	324	0.35%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$479,952,191	\$64,600	\$35,483	13,526	204	1.51%
2003	\$475,290,633	\$65,600	\$33,456	14,206	200	1.41%
2004	\$486,731,115	\$66,800	\$36,382	13,378	192	1.44%
2005	\$509,081,075	\$67,700	\$37,410	13,608	171	1.26%
2006	\$594,521,615	\$69,400	\$35,773	16,619	185	1.11%
2007	\$610,195,707	\$71,800	\$36,491	16,721	178	1.06%
2008	\$634,013,743	\$73,300	\$37,481	16,915	172	1.02%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$111,774,970	\$64,600	\$33,991	3,288	130	3.95%
2003	\$111,469,014	\$65,600	\$35,960	3,100	115	3.71%
2004	\$109,739,855	\$66,800	\$37,486	2,927	87	2.97%
2005	\$113,662,122	\$67,700	\$40,957	2,775	71	2.56%
2006	\$105,316,605	\$69,400	\$38,582	2,730	58	2.12%
2007	\$108,093,194	\$71,800	\$39,357	2,747	50	1.82%
2008	\$112,312,443	\$73,300	\$40,424	2,779	43	1.55%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 496: CONCRETE PRODUCTS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$175,814,603	\$64,600	\$36,653	4,797	238	4.96%
2003	\$188,761,746	\$65,600	\$36,081	5,232	233	4.45%
2004	\$195,199,777	\$66,800	\$37,177	5,251	235	4.48%
2005	\$206,608,407	\$67,700	\$37,821	5,463	211	3.86%
2006	\$214,248,254	\$69,400	\$38,775	5,525	183	3.31%
<hr/>						
2007	\$219,896,740	\$71,800	\$39,554	5,559	173	3.11%
2008	\$228,480,065	\$73,300	\$40,626	5,623	164	2.92%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 497: READY-MIX CONCRETE

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$186,800,656	\$64,600	\$47,366	3,944	116	2.94%
2003	\$195,331,657	\$65,600	\$46,597	4,192	126	3.01%
2004	\$200,335,587	\$66,800	\$49,629	4,037	103	2.55%
2005	\$209,276,969	\$67,700	\$47,480	4,408	112	2.54%
2006	\$212,887,500	\$69,400	\$48,133	4,423	98	2.22%
2007	\$218,500,111	\$71,800	\$49,100	4,450	93	2.09%
2008	\$227,028,921	\$73,300	\$50,431	4,502	90	2.00%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$244,427,333	\$64,600	\$36,703	6,660	152	2.28%
2003	\$256,874,578	\$65,600	\$41,005	6,264	142	2.27%
2004	\$268,821,240	\$66,800	\$41,598	6,462	135	2.09%
2005	\$287,261,282	\$67,700	\$40,724	7,054	134	1.90%
2006	\$313,044,142	\$69,400	\$40,464	7,736	150	1.94%
2007	\$321,297,303	\$71,800	\$41,277	7,784	139	1.79%
2008	\$333,838,641	\$73,300	\$42,396	7,874	137	1.74%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 502: GLASS PRODUCTS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$249,333,416	\$64,600	\$35,982	6,929	167	2.41%
2003	\$252,636,820	\$65,600	\$35,997	7,018	179	2.55%
2004	\$233,607,164	\$66,800	\$35,353	6,608	130	1.97%
2005	\$215,065,414	\$67,700	\$37,366	5,756	125	2.17%
2006	\$209,678,584	\$69,400	\$35,901	5,840	114	1.95%
2007	\$215,206,594	\$71,800	\$36,622	5,876	107	1.82%
2008	\$223,606,847	\$73,300	\$37,615	5,944	105	1.77%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$511,282,271	\$64,600	\$45,950	11,127	70	0.63%
2003	\$521,013,632	\$65,600	\$48,546	10,732	72	0.67%
2004	\$527,143,540	\$66,800	\$48,513	10,866	68	0.63%
2005	\$522,463,442	\$67,700	\$51,874	10,072	53	0.53%
2006	\$511,115,357	\$69,400	\$50,343	10,153	39	0.38%
2007	\$524,590,509	\$71,800	\$51,354	10,216	38	0.37%
2008	\$545,067,080	\$73,300	\$52,747	10,334	35	0.34%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$599,420,573	\$64,600	\$34,975	17,139	215	1.25%
2003	\$615,504,486	\$65,600	\$35,035	17,568	203	1.16%
2004	\$608,279,950	\$66,800	\$36,244	16,783	186	1.11%
2005	\$593,527,487	\$67,700	\$38,610	15,372	165	1.07%
2006	\$591,691,669	\$69,400	\$38,553	15,347	137	0.89%
2007	\$607,291,152	\$71,800	\$39,327	15,442	133	0.86%
2008	\$630,995,813	\$73,300	\$40,394	15,621	128	0.82%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$814,776,277	\$64,600	\$37,175	21,917	292	1.33%
2003	\$902,753,058	\$65,600	\$38,065	23,716	255	1.08%
2004	\$944,584,858	\$66,800	\$40,260	23,462	249	1.06%
2005	\$952,580,957	\$67,700	\$39,932	23,855	230	0.96%
2006	\$1,004,096,590	\$69,400	\$40,908	24,545	192	0.78%
2007	\$1,030,568,802	\$71,800	\$41,730	24,696	176	0.71%
2008	\$1,070,795,445	\$73,300	\$42,861	24,983	163	0.65%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 517: SOAP AND TOILETRIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$372,001,582	\$64,600	\$30,750	12,098	169	1.40%
2003	\$370,955,726	\$65,600	\$31,146	11,910	168	1.41%
2004	\$362,921,055	\$66,800	\$31,954	11,358	157	1.38%
2005	\$377,888,158	\$67,700	\$32,117	11,766	138	1.17%
2006	\$379,151,358	\$69,400	\$31,136	12,177	127	1.04%
2007	\$389,147,384	\$71,800	\$31,761	12,252	121	0.99%
2008	\$404,337,143	\$73,300	\$32,623	12,394	117	0.94%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 524: CHEMICAL INDUSTRIES

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$573,864,789	\$64,600	\$38,093	15,065	185	1.23%
2003	\$565,877,643	\$65,600	\$42,040	13,460	190	1.41%
2004	\$572,448,847	\$66,800	\$42,541	13,456	176	1.31%
2005	\$558,231,399	\$67,700	\$40,359	13,832	157	1.14%
2006	\$596,526,681	\$69,400	\$41,743	14,290	149	1.04%
2007	\$612,253,635	\$71,800	\$42,581	14,378	138	0.96%
2008	\$636,151,999	\$73,300	\$43,736	14,545	127	0.87%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 529: JEWELRY AND INSTRUMENTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$702,418,097	\$64,600	\$30,506	23,026	238	1.03%
2003	\$707,437,840	\$65,600	\$32,302	21,901	185	0.84%
2004	\$716,428,998	\$66,800	\$31,528	22,724	166	0.73%
2005	\$725,787,322	\$67,700	\$31,506	23,036	161	0.70%
2006	\$749,422,554	\$69,400	\$32,396	23,133	135	0.58%
2007	\$769,180,487	\$71,800	\$33,047	23,275	117	0.50%
2008	\$799,204,245	\$73,300	\$33,943	23,545	107	0.45%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 533: SIGNS AND DISPLAYS

##### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$226,429,182	\$64,600	\$30,174	7,504	226	3.01%
2003	\$236,061,859	\$65,600	\$32,363	7,294	209	2.87%
2004	\$234,995,971	\$66,800	\$32,487	7,234	149	2.06%
2005	\$234,541,312	\$67,700	\$34,613	6,776	169	2.49%
2006	\$237,960,773	\$69,400	\$35,076	6,784	128	1.89%
2007	\$244,234,421	\$71,800	\$35,780	6,826	118	1.73%
2008	\$253,767,729	\$73,300	\$36,751	6,905	110	1.59%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 538: SPORTING GOODS AND TOYS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$92,911,476	\$64,600	\$27,518	3,376	128	3.79%
2003	\$84,663,695	\$65,600	\$29,852	2,836	97	3.42%
2004	\$78,260,015	\$66,800	\$28,928	2,705	67	2.48%
2005	\$68,591,894	\$67,700	\$27,838	2,464	59	2.39%
2006	\$71,934,506	\$69,400	\$29,947	2,402	53	2.21%
2007	\$73,831,002	\$71,800	\$30,548	2,417	44	1.82%
2008	\$76,712,880	\$73,300	\$31,377	2,445	39	1.60%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

#### (CLASS D : MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$165,033,400	\$64,600	\$25,295	6,524	160	2.45%
2003	\$146,468,711	\$65,600	\$25,415	5,763	129	2.24%
2004	\$144,127,939	\$66,800	\$24,446	5,896	74	1.26%
2005	\$120,705,244	\$67,700	\$28,156	4,287	87	2.03%
2006	\$119,479,238	\$69,400	\$26,694	4,476	65	1.45%
2007	\$122,629,214	\$71,800	\$27,230	4,504	58	1.29%
2008	\$127,415,853	\$73,300	\$27,969	4,556	54	1.19%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS D : MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$40,164,974,337	\$64,600	\$35,871	1,119,720	28,335	2.53%
2003	\$40,689,048,114	\$65,600	\$36,622	1,111,048	26,727	2.41%
2004	\$41,528,913,141	\$66,800	\$37,733	1,100,586	24,753	2.25%
2005	\$41,774,261,076	\$67,700	\$38,318	1,090,197	23,907	2.19%
2006	\$42,023,275,105	\$69,400	\$38,161	1,101,219	20,694	1.88%
2007	\$43,131,185,509	\$71,800	\$38,927	1,108,000	19,505	1.76%
2008	\$44,814,743,915	\$73,300	\$39,983	1,120,850	18,479	1.65%



## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	
207	MEAT AND FISH PRODUCTS	87%	21,577	4.35
210	POULTRY PRODUCTS	91%	22,668	3.35
214	FRUIT AND VEGETABLE PRODUCTS	75%	18,791	2.06
216	DAIRY PRODUCTS	78%	19,552	1.71
220	OTHER BAKERY PRODUCTS	170%	42,515	3.90
222	CONFECTIONERY	76%	19,028	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	83%	20,673	2.40
226	CRUSHED AND GROUND FOODS	105%	26,259	1.53
230	ALCOHOLIC BEVERAGES	96%	23,911	1.54
231	SOFT DRINKS	67%	16,635	3.11
237	TIRES AND TUBES	160%	39,997	3.30
238	OTHER RUBBER PRODUCTS	105%	26,105	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	116%	28,960	2.48
261	PLASTIC FILM AND SHEETING	107%	26,619	2.21
263	OTHER PLASTIC PRODUCTS	94%	23,525	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	121%	30,272	3.55
301	CLOTHING, FIBRE AND YARN	135%	33,621	1.98
308	MILLWORK AND OTHER WOOD INDUSTRIES	95%	23,799	5.19
311	WOODEN CABINETS	96%	24,005	4.13
312	WOODEN BOXES AND PALLETS	97%	24,172	7.07



# 2008 PREMIUM RATES

## NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	
322	UPHOLSTERED FURNITURE	93%	23,095	2.98
323	METAL FURNITURE	80%	19,827	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	87%	21,664	4.12
328	FURNITURE PARTS AND FIXTURES	89%	22,259	3.93
333	PRINTING, PLATEMAKING AND BINDING	84%	21,058	1.59
335	PUBLISHING	74%	18,542	0.55
338	FOLDING CARTONS	107%	26,730	2.02
341	PAPER PRODUCTS	118%	29,392	2.88
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	188%	46,990	2.40
358	FOUNDRIES	110%	27,411	3.97
361	NON-FERROUS METAL INDUSTRIES	0%	25,202	2.86
374	DOORS AND WINDOWS	77%	19,176	3.45
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	104%	26,020	4.51
377	COATING OF METAL PRODUCTS	94%	23,443	4.09
379	HARDWARE, TOOLS AND CUTLERY	128%	31,803	2.68
382	METAL DIES, MOULDS AND PATTERNS	70%	17,398	1.81
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	73%	18,096	2.73
385	MACHINE SHOPS	99%	24,702	2.56
387	OTHER METAL FABRICATING INDUSTRIES	83%	20,638	3.56
389	METAL CLOSURES AND CONTAINERS	133%	33,065	2.41

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index * (%)	Cost per LTI (\$)	
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	0%	25,202	2.86
393	WIRE PRODUCTS	107%	26,667	3.05
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	116%	28,983	2.01
403	OTHER MACHINERY AND EQUIPMENT	99%	24,778	1.58
406	ELEVATORS AND ESCALATORS	123%	30,652	2.67
408	BOILERS, PUMPS AND FANS	113%	28,223	2.27
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	107%	26,671	2.68
417	AIRCRAFT MANUFACTURING	128%	31,870	1.44
419	MOTOR VEHICLE ASSEMBLY	0%	25,202	2.86
420	MOTOR VEHICLE ENGINE MANUFACTURING	106%	26,499	1.58
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	101%	25,202	2.86
424	MOTOR VEHICLE STAMPINGS	0%	25,202	2.86
425	MOTOR VEHICLE WHEELS AND BRAKES	0%	25,202	2.86
428	MOTOR VEHICLE FABRIC ACCESSORIES	117%	29,139	3.23
432	TRUCKS, BUSES AND TRAILERS	88%	21,957	4.26
442	RAILROAD ROLLING STOCK	123%	30,668	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	95%	23,751	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	106%	26,504	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	56%	14,057	0.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	93%	23,128	1.51
485	BRICKS, CERAMICS AND ABRASIVES	220%	54,867	4.34

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index * (%)	Cost per LTI (\$)	
496	CONCRETE PRODUCTS	139%	34,686	5.30
497	READY-MIX CONCRETE	179%	44,625	3.59
501	NON-METALLIC MINERAL PRODUCTS	117%	29,177	2.73
502	GLASS PRODUCTS	106%	26,550	2.44
507	PETROLEUM AND COAL PRODUCTS	200%	49,822	0.89
512	RESINS, PAINT, INK AND ADHESIVES	123%	30,651	1.56
514	PHARMACEUTICALS AND MEDICINES	64%	16,050	0.66
517	SOAP AND TOILETRIES	71%	17,661	1.38
524	CHEMICAL INDUSTRIES	144%	35,835	1.75
529	JEWELRY AND INSTRUMENTS	114%	28,379	0.96
533	SIGNS AND DISPLAYS	118%	29,383	3.06
538	SPORTING GOODS AND TOYS	146%	36,306	4.15
542	OTHER MANUFACTURED PRODUCTS	78%	19,549	2.04
CLASS: D	MANUFACTURING		24,940	2.34

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 207: MEAT AND FISH PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.454</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.142</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.054</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.651</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 210: POULTRY PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.382</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.121</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.045</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.547</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.290</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.090</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.034</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.414</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 216: DAIRY PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.264</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.082</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.031</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.378</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 220: OTHER BAKERY PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.421</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.131</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.050</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.604</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 222: CONFECTIONERY

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.266
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.083
B.3 Accident Prevention	IAPA	0.031
B.4 TOTAL OVERHEAD EXPENSES		0.380

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.314</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.098</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.449</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 226: CRUSHED AND GROUND FOODS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.252</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
		<hr/>
	<b>Sub-Total</b>	<b>0.078</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.029</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.359</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 230: ALCOHOLIC BEVERAGES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.252</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.079</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.029</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.360</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 231: SOFT DRINKS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.365
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.113</b>
B.3 Accident Prevention	IAPA	0.043
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.522</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 237: TIRES AND TUBES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.378</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.045</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.542</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 238: OTHER RUBBER PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.391</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
		<hr/>
	<b>Sub-Total</b>	<b>0.122</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.046</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.559</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.319</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.038</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.458</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 261: PLASTIC FILM AND SHEETING

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.300</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.014
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.035
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.429</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 263: OTHER PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.349</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.108</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.500</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.396</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.124</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.047</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.568</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 301: CLOTHING, FIBRE AND YARN

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.284</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.087</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.033</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.405</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.515</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.024
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.003
	OHSA	0.114
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.161</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.062</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.738</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 311: WOODEN CABINETS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.438</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.137</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.052</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.627</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 312: WOODEN BOXES AND PALLETS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.650</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.031
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.004
	OHSA	0.144
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.203</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.078</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.932</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 322: UPHOLSTERED FURNITURE

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.355</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.109</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.042</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.509</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 323: METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.302
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
B.3 Accident Prevention	IAPA	0.035
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.432</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.438</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.137</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.052</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.627</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.423</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.020
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
		<hr/>
	<b>Sub-Total</b>	<b>0.132</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.050</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.607</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.255</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.030</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.365</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 335: PUBLISHING

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.097</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.021
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.029</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.022</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.149</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 338: FOLDING CARTONS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.287</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.088</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.034</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.410</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 341: PAPER PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.348</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.108</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.499</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.314</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.098</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.449</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 358: FOUNDRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.426</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.134</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.051</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.612</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.346</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	<b>0.041</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.496</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 374: DOORS AND WINDOWS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.390</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.122</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.046</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.558</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.465</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.146</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.056</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.667</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 377: COATING OF METAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.435</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.137</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.052</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.624</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.335</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.102</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.478</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.272</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.085</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.032</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.389</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.337</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	<b>0.040</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.484</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 385: MACHINE SHOPS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.326</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.038
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.465</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.397</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.124</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.047</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.569</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.315</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.098</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.037
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.450</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.346</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.496</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 393: WIRE PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.361</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.111</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.043</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.517</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.286</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.088</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.033</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.408</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.255</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.079</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.030</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.364</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 406: ELEVATORS AND ESCALATORS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.334</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.102</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.477</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 408: BOILERS, PUMPS AND FANS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.305</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.014
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.095</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.036</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.436</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.335</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.102</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.478</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 417: AIRCRAFT MANUFACTURING

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.246</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.075</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.028</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.350</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 419: MOTOR VEHICLE ASSEMBLY

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.346</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.496</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.255</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.079</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.030
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.364</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.346</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.496</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 424: MOTOR VEHICLE STAMPINGS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.346</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.041
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.496</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.346</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.041</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.496</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.374</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.044
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.535</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.448</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.139</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.053</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.641</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 442: RAILROAD ROLLING STOCK

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.322</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.038
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.460</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.325</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.038</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.464</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

**0.297**

**B.2** Legislative Obligations

	WSIAT	0.014
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003

---

	<b>Sub-Total</b>	<b>0.093</b>
--	------------------	--------------

**B.3** Accident Prevention

IAPA

**0.035**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.425**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.065</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.020</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.020</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.105</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.250**

**B.2 Legislative Obligations**

WSIAT		0.012
Office of Worker Advisor		0.007
Office of Employer Advisor		0.002
OHSA		0.055
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.002

**Sub-Total**

**0.078**

**B.3 Accident Prevention**

**IAPA**

**0.029**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.357**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.454</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.141</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.054</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.650</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 496: CONCRETE PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

**0.522**

**B.2** Legislative Obligations

WSIAT		0.025
Office of Worker Advisor		0.013
Office of Employer Advisor		0.003
OHSA		0.116
Mine Rescue		0.000
Program Administration		0.001
Institute of Work & Health		0.005

---

	<b>Sub-Total</b>	<b>0.164</b>
--	------------------	--------------

**B.3** Accident Prevention

IAPA

**0.063**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.750**



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 497: READY-MIX CONCRETE

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.400</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.124</b>
<b>B.3 Accident Prevention</b>	THSAO	<b>0.043</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.568</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

0.337

**B.2** Legislative Obligations

WSIAT		0.016
Office of Worker Advisor		0.009
Office of Employer Advisor		0.002
OHSA		0.075
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.003

**Sub-Total**

0.106

**B.3** Accident Prevention

IAPA

0.040

**B.4 TOTAL OVERHEAD EXPENSES**

0.483

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 502: GLASS PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.317</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.098</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.453</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

0.159

**B.2** Legislative Obligations

WSIAT

0.008

Office of Worker Advisor

0.004

Office of Employer Advisor

0.001

OHSA

0.034

Mine Rescue

0.000

Program Administration

0.000

Institute of Work & Health

0.002

**Sub-Total**

0.049

**B.3** Accident Prevention

IAPA

0.024

**B.4 TOTAL OVERHEAD EXPENSES**

0.233

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.253</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.079</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.029</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.362</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.117</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.025
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.035</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	IAPA	0.022
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.176</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 517: SOAP AND TOILETRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.240</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.074</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.028</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.343</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 524: CHEMICAL INDUSTRIES

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

**0.267**

**B.2** Legislative Obligations

WSIAT		0.013
Office of Worker Advisor		0.007
Office of Employer Advisor		0.002
OHSA		0.059
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.003

**Sub-Total**

**0.084**

**B.3** Accident Prevention

IAPA

**0.031**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.382**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 529: JEWELRY AND INSTRUMENTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.173</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.052</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.025</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.250</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 533: SIGNS AND DISPLAYS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.362**

**B.2 Legislative Obligations**

WSIAT

0.018

Office of Worker Advisor

0.009

Office of Employer Advisor

0.002

OHSA

0.079

Mine Rescue

0.000

Program Administration

0.000

Institute of Work & Health

0.003

**Sub-Total**

**0.111**

**B.3 Accident Prevention**

IAPA

**0.043**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.518**



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 538: SPORTING GOODS AND TOYS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.440</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.052</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.629</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

#### (CLASS D : MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1** WSIB Administrative

**0.288**

**B.2** Legislative Obligations

WSIAT		0.013
Office of Worker Advisor		0.007
Office of Employer Advisor		0.002
OHSA		0.063
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.003

**Sub-Total**

**0.088**

**B.3** Accident Prevention

IAPA

**0.034**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.413**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS D : MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.297</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.092</b>
<b>B.3 Accident Prevention</b>	-	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.426</b>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 207: MEAT AND FISH PRODUCTS

### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.965		1.981	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.365)		(0.373)	
b. plus Transfer Charge	0.424		0.422	
3. NET NEW CLAIMS COST	2.025	47%	2.031	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.454		0.411	
2. Legislative Obligations	0.142		0.135	
3. Accident Prevention	0.054		0.053	
4. TOTAL OVERHEAD EXPENSES	0.651	15%	0.598	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.312	30%	1.414	33%
<b>D. (GAIN)/LOSS</b>	0.365	8%	0.304	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.35	100%	4.35	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 210: POULTRY PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate		Percentage		2007 Premium Rate		Percentage of 2007 Premium Rate
	Per \$100 Of Insurable Earnings	Insurable Earnings	of 2008 Premium Rate	Premium Rate	Per \$100 Of Insurable Earnings	Insurable Earnings	
<b>A. NEW CLAIMS COST</b>							
1. GROSS NEW CLAIMS COST	1.604				1.678		
2. Second Injury Enhancement Fund (SIEF)	(0.416)				(0.447)		
a. minus Relief	0.346				0.358		
b. plus Transfer Charge	1.534	1.534	46%		1.590	1.590	46%
3. NET NEW CLAIMS COST							
<b>B. OVERHEAD EXPENSES</b>							
1. WSIB Administrative	0.382				0.344		
2. Legislative Obligations	0.121				0.115		
3. Accident Prevention	0.045				0.045		
4. TOTAL OVERHEAD EXPENSES	0.547	0.547	16%		0.504	0.504	15%
<b>C. UNFUNDED LIABILITY</b>							
	0.994	0.994	30%		1.107		32%
<b>D. (GAIN)/LOSS</b>	0.277	0.277	8%		0.238		7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.35	3.35	100%		3.44		100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.894		0.797	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.186)		(0.164)	
b. plus Transfer Charge	0.193		0.170	
3. NET NEW CLAIMS COST	0.902	44%	0.803	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.290		0.272	
2. Legislative Obligations	0.090		0.081	
3. Accident Prevention	0.034		0.031	
4. TOTAL OVERHEAD EXPENSES	0.414	20%	0.383	20%
<b>C. UNFUNDED LIABILITY</b>				
	0.584	28%	0.559	30%
<b>D. (GAIN)/LOSS</b>	0.163	8%	0.120	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.06	100%	1.87	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 216: DAIRY PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.700		0.633	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.124)		(0.125)	
b. plus Transfer Charge	0.151		0.135	
3. NET NEW CLAIMS COST	0.728	43%	0.644	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.264		0.251	
2. Legislative Obligations	0.082		0.074	
3. Accident Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.378	22%	0.354	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.472	28%	0.448	29%
<b>D. (GAIN)/LOSS</b>				
	0.132	8%	0.097	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.71</u>	<u>100%</u>	<u>1.54</u>	<u>100%</u>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 220: OTHER BAKERY PRODUCTS

### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.778		1.897	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.360)		(0.433)	
b. plus Transfer Charge	0.384		0.404	
3. NET NEW CLAIMS COST	1.801	46%	1.869	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.421		0.378	
2. Legislative Obligations	0.131		0.128	
3. Accident Prevention	0.050		0.050	
4. TOTAL OVERHEAD EXPENSES	0.604	15%	0.555	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.167	30%	1.301	32%
<b>D. (GAIN)/LOSS</b>	0.325	8%	0.280	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.90	100%	4.01	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 222: CONFECTIONERY

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.730		0.663	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.150)		(0.143)	
b. plus Transfer Charge	0.158		0.141	
3. NET NEW CLAIMS COST	0.738	43%	0.662	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.266		0.260	
2. Legislative Obligations	0.083		0.074	
3. Accident Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.380	22%	0.363	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.479	28%	0.461	29%
<b>D. (GAIN)/LOSS</b>	0.133	8%	0.099	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.73</u>	<u>100%</u>	<u>1.59</u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.076		1.052	
2. Second Injury Enhancement Fund (SIEF)	(0.242)		(0.230)	
a. minus Relief	0.232		0.224	
b. plus Transfer Charge	1.066	44%	1.046	44%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.314		0.305	
2. Legislative Obligations	0.098		0.090	
3. Accident Prevention	0.037		0.036	
4. TOTAL OVERHEAD EXPENSES	0.449	19%	0.433	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.691	29%	0.728	31%
<b>D. (GAIN)/LOSS</b>	0.193	8%	0.157	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.40	100%	2.36	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 226: CRUSHED AND GROUND FOODS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.623		0.647	
2. Second Injury Enhancement Fund (SIEF)	(0.118)		(0.119)	
a. minus Relief	0.135		0.138	
b. plus Transfer Charge	0.640	42%	0.666	43%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.252		0.226	
2. Legislative Obligations	0.078		0.075	
3. Accident Prevention	0.029		0.029	21%
4. TOTAL OVERHEAD EXPENSES	0.359	23%	0.330	
<b>C. UNFUNDED LIABILITY</b>				
	0.415	27%	0.464	30%
<b>D. (GAIN)/LOSS</b>	0.116	8%	0.100	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.53	100%	1.56	100%

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 230: ALCOHOLIC BEVERAGES

### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.608		0.609	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.093)		(0.088)	
b. plus Transfer Charge	0.131		0.130	
3. NET NEW CLAIMS COST	0.647	42%	0.651	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.252		0.234	
2. Legislative Obligations	0.079		0.074	
3. Accident Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	0.360	23%	0.337	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.419	27%	0.453	29%
<b>D. (GAIN)/LOSS</b>	0.117	8%	0.098	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.54	100%	1.54	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 231: SOFT DRINKS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.467		1.380	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.370)		(0.361)	
b. plus Transfer Charge	0.317		0.294	
3. NET NEW CLAIMS COST	<u>1.413</u>	45%	<u>1.314</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.365		0.353	
2. Legislative Obligations	0.113		0.101	
3. Accident Prevention	0.043		0.040	17%
4. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	17%	<u>0.495</u>	
<b>C. UNFUNDED LIABILITY</b>				
	0.916	29%	0.915	31%
<b>D. (GAIN)/LOSS</b>	<u>0.255</u>	8%	<u>0.197</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.11</u></u>	<u>100%</u>	<u><u>2.92</u></u>	<u>100%</u>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 237: TIRES AND TUBES

### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.426		1.406	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.228)		(0.233)	
b. plus Transfer Charge	0.308		0.300	
3. NET NEW CLAIMS COST	1.506	46%	1.473	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.378		0.340	
2. Legislative Obligations	0.117		0.111	
3. Accident Prevention	0.045		0.043	
4. TOTAL OVERHEAD EXPENSES	0.542	16%	0.493	15%
<b>C. UNFUNDED LIABILITY</b>				
	0.976	30%	1.026	32%
<b>D. (GAIN)/LOSS</b>	0.272	8%	0.220	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.30	100%	3.21	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 238: OTHER RUBBER PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.703		1.681	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.483)		(0.451)	
b. plus Transfer Charge	0.368		0.358	
3. NET NEW CLAIMS COST	<u>1.588</u>	46%	<u>1.588</u>	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.391		0.370	
2. Legislative Obligations	0.122		0.114	
3. Accident Prevention	0.046		0.045	
4. TOTAL OVERHEAD EXPENSES	<u>0.559</u>	16%	<u>0.529</u>	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.029	30%	1.105	32%
<b>D. (GAIN)/LOSS</b>	<u>0.287</u>	8%	<u>0.238</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.46</u></u>	<u>100%</u>	<u><u>3.46</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.138		1.090	
2. Second Injury Enhancement Fund (SIEF)	(0.278)		(0.216)	
a. minus Relief	0.246		0.232	
b. plus Transfer Charge	1.106	45%	1.107	45%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.319		0.305	
2. Legislative Obligations	0.099		0.091	
3. Accident Prevention	0.038		0.037	
4. TOTAL OVERHEAD EXPENSES	0.458	18%	0.435	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.717	29%	0.771	31%
<b>D. (GAIN)/LOSS</b>	0.200	8%	0.166	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.48	100%	2.48	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 261: PLASTIC FILM AND SHEETING

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.904		0.895	
2. Second Injury Enhancement Fund (SIEF)	(0.125)		(0.125)	
a. minus Relief	0.195		0.191	
b. plus Transfer Charge	0.974	44%	0.962	44%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.300		0.275	
2. Legislative Obligations	0.094		0.087	
3. Accident Prevention	0.035		0.034	
4. TOTAL OVERHEAD EXPENSES	0.429	19%	0.397	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.632	29%	0.670	31%
<b>D. (GAIN)/LOSS</b>	0.176	8%	0.144	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.21	100%	2.17	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 263: OTHER PLASTIC PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.258		1.266	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.224)		(0.216)	
b. plus Transfer Charge	0.272		0.270	
3. NET NEW CLAIMS COST	1.307	45%	1.320	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.349		0.306	
2. Legislative Obligations	0.108		0.104	
3. Accident Prevention	0.041		0.041	
4. TOTAL OVERHEAD EXPENSES	0.500	17%	0.451	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.847	29%	0.919	32%
<b>D. (GAIN)/LOSS</b>	0.236	8%	0.198	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.89</u>	<u>100%</u>	<u>2.89</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.565		1.660	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.274)		(0.318)	
b. plus Transfer Charge	0.338		0.354	
3. NET NEW CLAIMS COST	1.629	46%	1.696	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.396		0.317	
2. Legislative Obligations	0.124		0.120	
3. Accident Prevention	0.047		0.047	
4. TOTAL OVERHEAD EXPENSES	0.568	16%	0.485	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.056	30%	1.181	33%
<b>D. (GAIN)/LOSS</b>	0.294	8%	0.254	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.55	100%	3.62	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 301: CLOTHING, FIBRE AND YARN

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate		Percentage of 2008		2007 Premium Rate		Percentage of 2007 Premium Rate
	Per \$100 Of Insurable Earnings	Premium Rate	Per \$100 Of Insurable Earnings	Premium Rate	Per \$100 Of Insurable Earnings	Premium Rate	
<b>A. NEW CLAIMS COST</b>							
1. GROSS NEW CLAIMS COST	0.850		0.869				
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.175)		(0.190)				
b. plus Transfer Charge	0.184		0.185				
3. NET NEW CLAIMS COST	0.860		0.865		0.865		44%
<b>B. OVERHEAD EXPENSES</b>							
1. WSIB Administrative	0.284		0.270				
2. Legislative Obligations	0.087		0.083				
3. Accident Prevention	0.033		0.033				
4. TOTAL OVERHEAD EXPENSES	0.405		0.405	20%	0.386		19%
<b>C. UNFUNDED LIABILITY</b>							
	0.557		0.602	28%			30%
<b>D. (GAIN)/LOSS</b>	0.155		0.130	8%			7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.98</u>		<u>1.98</u>	<u>100%</u>	<u>1.98</u>		<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.238		2.335	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.285)		(0.303)	
b. plus Transfer Charge	0.483		0.498	
3. NET NEW CLAIMS COST	2.436	47%	2.530	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.515		0.451	
2. Legislative Obligations	0.161		0.157	
3. Accident Prevention	0.062		0.062	
4. TOTAL OVERHEAD EXPENSES	0.738	14%	0.670	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.579	30%	1.761	33%
<b>D. (GAIN)/LOSS</b>	0.440	8%	0.378	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	5.19	100%	5.34	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 311: WOODEN CABINETS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.762		1.812	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.230)		(0.209)	
b. plus Transfer Charge	0.380		0.386	
3. NET NEW CLAIMS COST	<u>1.913</u>	46%	<u>1.989</u>	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.438		0.382	
2. Legislative Obligations	0.137		0.134	
3. Accident Prevention	0.052		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.627</u>	15%	<u>0.568</u>	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.240	30%	1.385	33%
<b>D. (GAIN)/LOSS</b>	<u>0.345</u>	8%	<u>0.298</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>4.13</u></u>	<u>100%</u>	<u><u>4.24</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 312: WOODEN BOXES AND PALLETS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.037		3.179	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.334)		(0.323)	
b. plus Transfer Charge	0.656		0.677	
3. NET NEW CLAIMS COST	<u>3.359</u>	48%	<u>3.534</u>	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.650		0.500	
2. Legislative Obligations	0.203		0.204	
3. Accident Prevention	0.078		0.080	
4. TOTAL OVERHEAD EXPENSES	<u>0.932</u>	13%	<u>0.782</u>	11%
<b>C. UNFUNDED LIABILITY</b>				
	2.177	31%	2.460	34%
<b>D. (GAIN)/LOSS</b>	<u>0.606</u>	9%	<u>0.528</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>7.07</u>	100%	<u>7.30</u>	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 322: UPHOLSTERED FURNITURE

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.364		1.340	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.309)		(0.325)	
b. plus Transfer Charge	0.295		0.286	
3. NET NEW CLAIMS COST	1.350	45%	1.302	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.355		0.314	
2. Legislative Obligations	0.109		0.102	
3. Accident Prevention	0.042		0.040	
4. TOTAL OVERHEAD EXPENSES	0.509	17%	0.456	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.875	29%	0.906	32%
<b>D. (GAIN)/LOSS</b>	0.244	8%	0.195	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.98	100%	2.86	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 323: METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.972		0.972	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.194)		(0.179)	
b. plus Transfer Charge	0.210		0.207	
3. NET NEW CLAIMS COST	0.988	44%	1.001	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.302		0.271	
2. Legislative Obligations	0.094		0.088	
3. Accident Prevention	0.035		0.035	
4. TOTAL OVERHEAD EXPENSES	0.432	19%	0.395	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.640	29%	0.697	31%
<b>D. (GAIN)/LOSS</b>	0.178	8%	0.150	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.24	100%	2.24	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.742		1.776	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.208)		(0.237)	
b. plus Transfer Charge	0.376		0.378	
3. NET NEW CLAIMS COST	1.911	46%	1.918	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.438		0.395	
2. Legislative Obligations	0.137		0.129	
3. Accident Prevention	0.052		0.051	
4. TOTAL OVERHEAD EXPENSES	0.627	15%	0.576	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.238	30%	1.335	32%
<b>D. (GAIN)/LOSS</b>	0.345	8%	0.287	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.12	100%	4.12	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.739		1.758	
2. Second Injury Enhancement Fund (SIEF)	(0.300)		(0.316)	
a. minus Relief	0.375		0.375	
b. plus Transfer Charge	1.816	46%	1.817	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.423		0.404	
2. Legislative Obligations	0.132		0.126	
3. Accident Prevention	0.050		0.049	
4. TOTAL OVERHEAD EXPENSES	0.607	15%	0.578	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.177	30%	1.265	32%
<b>D. (GAIN)/LOSS</b>	0.328	8%	0.272	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.93	100%	3.93	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.655		0.654	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.130)		(0.131)	
b. plus Transfer Charge	0.141		0.139	
3. NET NEW CLAIMS COST	0.667	42%	0.663	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.255		0.233	
2. Legislative Obligations	0.080		0.075	
3. Accident Prevention	0.030		0.029	
4. TOTAL OVERHEAD EXPENSES	0.365	23%	0.337	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.432	27%	0.462	30%
<b>D. (GAIN)/LOSS</b>	0.121	8%	0.100	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.59	100%	1.56	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 335: PUBLISHING

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.220		0.228	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.049)		(0.054)	
b. plus Transfer Charge	0.047		0.049	
3. NET NEW CLAIMS COST	0.218	40%	0.223	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.097		0.095	
2. Legislative Obligations	0.029		0.030	
3. Accident Prevention	0.022		0.021	
4. TOTAL OVERHEAD EXPENSES	0.149	27%	0.146	26%
<b>C. UNFUNDED LIABILITY</b>				
	0.142	26%	0.156	28%
<b>D. (GAIN)/LOSS</b>	0.040	7%	0.034	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.55	100%	0.56	100%



# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 338: FOLDING CARTONS

(CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.831		0.828	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.130)		(0.118)	
b. plus Transfer Charge	0.179		0.176	
3. NET NEW CLAIMS COST	0.881	44%	0.887	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.287		0.261	
2. Legislative Obligations	0.088		0.084	
3. Accident Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	0.410	20%	0.379	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.571	28%	0.618	31%
<b>D. (GAIN)/LOSS</b>	0.159	8%	0.133	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.02	100%	2.02	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 341: PAPER PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.316		1.290	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.297)		(0.256)	
b. plus Transfer Charge	0.284		0.275	
3. NET NEW CLAIMS COST	1.303	45%	1.309	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.348		0.323	
2. Legislative Obligations	0.108		0.102	
3. Accident Prevention	0.041		0.040	
4. TOTAL OVERHEAD EXPENSES	0.499	17%	0.465	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.845	29%	0.911	32%
<b>D. (GAIN)/LOSS</b>				
	0.235	8%	0.196	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.88	100%	2.88	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.051		1.044	
2. Second Injury Enhancement Fund (SIEF)	(0.212)		(0.202)	
a. minus Relief	0.227		0.223	
b. plus Transfer Charge	1.067	44%	1.065	44%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.314		0.309	
2. Legislative Obligations	0.098		0.090	
3. Accident Prevention	0.037		0.036	
4. TOTAL OVERHEAD EXPENSES	0.449	19%	0.436	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.691	29%	0.742	31%
<b>D. (GAIN)/LOSS</b>	0.193	8%	0.160	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.40</u>	<u>100%</u>	<u>2.40</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 358: FOUNDRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.813		1.859	
2. Second Injury Enhancement Fund (SIEF)	(0.367)		(0.427)	
a. minus Relief	0.391		0.396	
b. plus Transfer Charge	1.837	46%	1.828	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.426		0.415	
2. Legislative Obligations	0.134		0.125	
3. Accident Prevention	0.051		0.050	
4. TOTAL OVERHEAD EXPENSES	0.612	15%	0.590	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.191	30%	1.273	32%
<b>D. (GAIN)/LOSS</b>	0.332	8%	0.274	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.97	100%	3.97	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 361: NON-FERROUS METAL INDUSTRIES \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.323		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.318)		(0.294)	
b. plus Transfer Charge	0.286		0.270	
3. NET NEW CLAIMS COST	1.291	45%	1.243	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.332	
2. Legislative Obligations	0.107		0.097	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.496	17%	0.470	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.837	29%	0.865	31%
<b>D. (GAIN)/LOSS</b>	0.233	8%	0.186	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.86	100%	2.76	100%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 374: DOORS AND WINDOWS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.494		1.477	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.234)		(0.211)	
b. plus Transfer Charge	0.323		0.315	
3. NET NEW CLAIMS COST	1.583	46%	1.581	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.390		0.368	
2. Legislative Obligations	0.122		0.114	
3. Accident Prevention	0.046		0.045	
4. TOTAL OVERHEAD EXPENSES	0.558	16%	0.527	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.026	30%	1.101	32%
<b>D. (GAIN)/LOSS</b>	0.286	8%	0.237	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.45	100%	3.45	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.054		2.009	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.398)		(0.381)	
b. plus Transfer Charge	0.443		0.428	
3. NET NEW CLAIMS COST	2.100	47%	2.057	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.465		0.454	
2. Legislative Obligations	0.146		0.135	
3. Accident Prevention	0.056		0.054	
4. TOTAL OVERHEAD EXPENSES	0.667	15%	0.643	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.361	30%	1.432	32%
<b>D. (GAIN)/LOSS</b>	0.379	8%	0.308	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.51	100%	4.44	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 377: COATING OF METAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.869		1.853	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.378)		(0.356)	
b. plus Transfer Charge	0.403		0.395	
3. NET NEW CLAIMS COST	1.895	46%	1.893	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.435		0.421	
2. Legislative Obligations	0.137		0.128	
3. Accident Prevention	0.052		0.051	
4. TOTAL OVERHEAD EXPENSES	0.624	15%	0.600	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.228	30%	1.318	32%
<b>D. (GAIN)/LOSS</b>				
	0.342	8%	0.283	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>4.09</u>	<u>100%</u>	<u>4.09</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.172		1.197	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.222)		(0.217)	
b. plus Transfer Charge	0.253		0.255	
3. NET NEW CLAIMS COST	1.203	45%	1.236	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.335		0.345	
2. Legislative Obligations	0.102		0.097	
3. Accident Prevention	0.039		0.039	
4. TOTAL OVERHEAD EXPENSES	0.478	18%	0.483	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.780	29%	0.860	31%
<b>D. (GAIN)/LOSS</b>	0.217	8%	0.185	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.68	100%	2.76	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.755		0.735	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.140)		(0.130)	
b. plus Transfer Charge	0.163		0.157	
3. NET NEW CLAIMS COST	<u>0.779</u>	43%	<u>0.762</u>	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.272		0.261	
2. Legislative Obligations	0.085		0.078	
3. Accident Prevention	0.032		0.031	
4. TOTAL OVERHEAD EXPENSES	<u>0.389</u>	21%	<u>0.371</u>	21%
<b>C. UNFUNDED LIABILITY</b>				
	0.505	28%	0.531	30%
<b>D. (GAIN)/LOSS</b>	<u>0.141</u>	8%	<u>0.114</u>	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.81</u>	<u>100%</u>	<u>1.78</u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.172		1.154	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.195)		(0.169)	
b. plus Transfer Charge	0.253		0.246	
3. NET NEW CLAIMS COST	1.230	45%	1.232	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.337		0.319	
2. Legislative Obligations	0.106		0.098	
3. Accident Prevention	0.040		0.039	
4. TOTAL OVERHEAD EXPENSES	0.484	18%	0.458	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.797	29%	0.857	31%
<b>D. (GAIN)/LOSS</b>	0.222	8%	0.184	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.73	100%	2.73	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 385: MACHINE SHOPS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.081		1.060	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.171)		(0.147)	
b. plus Transfer Charge	0.233		0.226	
3. NET NEW CLAIMS COST	<u>1.145</u>	45%	<u>1.140</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.326		0.319	
2. Legislative Obligations	0.100		0.094	
3. Accident Prevention	0.038		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.465</u>	18%	<u>0.450</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.742	29%	0.794	31%
<b>D. (GAIN)/LOSS</b>	<u>0.207</u>	8%	<u>0.171</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.56</u></u>	<u>100%</u>	<u><u>2.56</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.581		1.577	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.289)		(0.279)	
b. plus Transfer Charge	0.341		0.336	
3. NET NEW CLAIMS COST	1.634	46%	1.634	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.397		0.378	
2. Legislative Obligations	0.124		0.117	
3. Accident Prevention	0.047		0.046	
4. TOTAL OVERHEAD EXPENSES	0.569	16%	0.541	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.059	30%	1.137	32%
<b>D. (GAIN)/LOSS</b>	0.295	8%	0.244	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.56	100%	3.56	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.029		1.088	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.182)		(0.187)	
b. plus Transfer Charge	0.222		0.232	
3. NET NEW CLAIMS COST	<u>1.070</u>	44%	<u>1.133</u>	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.315		0.269	
2. Legislative Obligations	0.098		0.095	
3. Accident Prevention	0.037		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.450</u>	19%	<u>0.401</u>	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.693	29%	0.788	32%
<b>D. (GAIN)/LOSS</b>	<u>0.193</u>	8%	<u>0.170</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.41</u>	100%	<u>2.49</u>	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.323		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.318)		(0.294)	
b. plus Transfer Charge	0.286		0.270	
3. NET NEW CLAIMS COST	1.291	45%	1.243	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.332	
2. Legislative Obligations	0.107		0.097	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.496	17%	0.470	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.837	29%	0.865	31%
<b>D. (GAIN)/LOSS</b>	0.233	8%	0.186	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.86	100%	2.76	100%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 393: WIRE PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.459		1.495	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.387)		(0.369)	
b. plus Transfer Charge	0.315		0.319	
3. NET NEW CLAIMS COST	<u>1.387</u>	45%	<u>1.445</u>	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.361		0.330	
2. Legislative Obligations	0.111		0.108	
3. Accident Prevention	0.043		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.517</u>	17%	<u>0.482</u>	15%
<b>C. UNFUNDED LIABILITY</b>				
	0.899	29%	1.006	32%
<b>D. (GAIN)/LOSS</b>	<u>0.250</u>	8%	<u>0.216</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.05</u></u>	<u>100%</u>	<u><u>3.15</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.929		0.927	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.255)		(0.240)	
b. plus Transfer Charge	0.200		0.198	
3. NET NEW CLAIMS COST	0.874	43%	0.885	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.286		0.259	
2. Legislative Obligations	0.088		0.084	
3. Accident Prevention	0.033		0.033	
4. TOTAL OVERHEAD EXPENSES	0.408	20%	0.377	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.567	28%	0.616	31%
<b>D. (GAIN)/LOSS</b>	0.158	8%	0.133	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.01	100%	2.01	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.645		0.646	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.123)		(0.130)	
b. plus Transfer Charge	0.139		0.138	
3. NET NEW CLAIMS COST	0.662	42%	0.654	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.255		0.236	
2. Legislative Obligations	0.079		0.074	
3. Accident Prevention	0.030		0.029	
4. TOTAL OVERHEAD EXPENSES	0.364	23%	0.339	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.429	27%	0.456	29%
<b>D. (GAIN)/LOSS</b>	0.120	8%	0.098	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.58</u>	<u>100%</u>	<u>1.55</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 406: ELEVATORS AND ESCALATORS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.260		1.219	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.334)		(0.290)	
b. plus Transfer Charge	0.272		0.260	
3. NET NEW CLAIMS COST	1.199	45%	1.190	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.334		0.339	
2. Legislative Obligations	0.102		0.096	
3. Accident Prevention	0.039		0.038	
4. TOTAL OVERHEAD EXPENSES	0.477	18%	0.474	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.777	29%	0.828	31%
<b>D. (GAIN)/LOSS</b>	0.216	8%	0.178	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.67	100%	2.67	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 408: BOILERS, PUMPS AND FANS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.051		1.046	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.275)		(0.257)	
b. plus Transfer Charge	0.227		0.223	
3. NET NEW CLAIMS COST	<u>1.004</u>	44%	<u>1.012</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.305		0.274	
2. Legislative Obligations	0.095		0.089	
3. Accident Prevention	0.036		0.035	
4. TOTAL OVERHEAD EXPENSES	<u>0.436</u>	19%	<u>0.399</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.651	29%	0.704	31%
<b>D. (GAIN)/LOSS</b>	<u>0.181</u>	8%	<u>0.152</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.27</u>	<u>100%</u>	<u>2.27</u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.236		1.321	
2. Second Injury Enhancement Fund (SIEF)	(0.298)		(0.341)	
a. minus Relief	0.267		0.281	
b. plus Transfer Charge	1.205	45%	1.261	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.335		0.293	
2. Legislative Obligations	0.102		0.099	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	0.478	18%	0.434	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.781	29%	0.878	32%
<b>D. (GAIN)/LOSS</b>	0.218	8%	0.189	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.68</b>	<b>100%</b>	<b>2.76</b>	<b>100%</b>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 417: AIRCRAFT MANUFACTURING

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.670		0.648	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.219)		(0.191)	
b. plus Transfer Charge	0.145		0.138	
3. NET NEW CLAIMS COST	0.597	41%	0.596	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.246		0.243	
2. Legislative Obligations	0.075		0.070	
3. Accident Prevention	0.028		0.028	
4. TOTAL OVERHEAD EXPENSES	0.350	24%	0.343	24%
<b>C. UNFUNDED LIABILITY</b>				
	0.387	27%	0.415	29%
<b>D. (GAIN)/LOSS</b>	0.108	8%	0.089	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.44</u>	<u>100%</u>	<u>1.44</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 419: MOTOR VEHICLE ASSEMBLY \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate		Percentage of 2008		2007 Premium Rate		Percentage of 2007 Premium Rate
	Per \$100 Of	Insurable Earnings	Per \$100 Of	Premium Rate	Per \$100 Of	Insurable Earnings	Premium Rate
<b>A. NEW CLAIMS COST</b>							
1. GROSS NEW CLAIMS COST	1.323		1.267				
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.318)		(0.294)				
b. plus Transfer Charge	0.286		0.270				
3. NET NEW CLAIMS COST	1.291	1.291	1.243	45%	1.243	1.243	45%
<b>B. OVERHEAD EXPENSES</b>							
1. WSIB Administrative	0.346		0.332				
2. Legislative Obligations	0.107		0.097				
3. Accident Prevention	0.041		0.039				
4. TOTAL OVERHEAD EXPENSES	0.496	0.496	0.470	17%	0.470	0.470	17%
<b>C. UNFUNDED LIABILITY</b>							
		0.837		29%		0.865	31%
<b>D. (GAIN)/LOSS</b>							
		0.233		8%		0.186	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>		2.86		100%		2.76	100%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.698		0.701	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.187)		(0.188)	
b. plus Transfer Charge	0.151		0.149	
3. NET NEW CLAIMS COST	0.662	42%	0.663	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.255		0.235	
2. Legislative Obligations	0.079		0.075	
3. Accident Prevention	0.030		0.029	
4. TOTAL OVERHEAD EXPENSES	0.364	23%	0.338	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.429	27%	0.462	30%
<b>D. (GAIN)/LOSS</b>	0.120	8%	0.099	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.58	100%	1.56	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.323		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.318)		(0.294)	
b. plus Transfer Charge	0.286		0.270	
3. NET NEW CLAIMS COST	<u>1.291</u>	45%	<u>1.243</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.332	
2. Legislative Obligations	0.107		0.097	
3. Accident Prevention	<u>0.041</u>		<u>0.039</u>	
4. TOTAL OVERHEAD EXPENSES	0.496	17%	0.470	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.837	29%	0.865	31%
<b>D. (GAIN)/LOSS</b>	<u>0.233</u>	8%	<u>0.186</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.86</u></u>	<u>100%</u>	<u><u>2.76</u></u>	<u>100%</u>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 424: MOTOR VEHICLE STAMPINGS \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.323		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.318)		(0.294)	
b. plus Transfer Charge	0.286		0.270	
3. NET NEW CLAIMS COST	<u>1.291</u>	45%	<u>1.243</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.332	
2. Legislative Obligations	0.107		0.097	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.496</u>	17%	<u>0.470</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.837	29%	0.865	31%
<b>D. (GAIN)/LOSS</b>	<u>0.233</u>	8%	<u>0.186</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.86</u></u>	<u>100%</u>	<u><u>2.76</u></u>	<u>100%</u>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES \*

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.323		1.267	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.318)		(0.294)	
b. plus Transfer Charge	0.286		0.270	
3. NET NEW CLAIMS COST	1.291	45%	1.243	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.332	
2. Legislative Obligations	0.107		0.097	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.496	17%	0.470	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.837	29%	0.865	31%
<b>D. (GAIN)/LOSS</b>	0.233	8%	0.186	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.86	100%	2.76	100%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2008 premium rate.

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.553		1.377	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.415)		(0.324)	
b. plus Transfer Charge	0.335		0.293	
3. NET NEW CLAIMS COST	<u>1.474</u>	46%	<u>1.348</u>	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.374		0.403	
2. Legislative Obligations	0.115		0.102	
3. Accident Prevention	0.044		0.041	
4. TOTAL OVERHEAD EXPENSES	<u>0.535</u>	17%	<u>0.547</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.955	30%	0.938	31%
<b>D. (GAIN)/LOSS</b>	<u>0.266</u>	8%	<u>0.202</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.23</u></u>	<u>100%</u>	<u><u>3.04</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.034		2.049	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.496)		(0.519)	
b. plus Transfer Charge	0.439		0.437	
3. NET NEW CLAIMS COST	<u>1.977</u>	46%	<u>1.967</u>	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.448		0.386	
2. Legislative Obligations	0.139		0.132	
3. Accident Prevention	0.053		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.641</u>	15%	<u>0.570</u>	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.281	30%	1.369	33%
<b>D. (GAIN)/LOSS</b>	<u>0.357</u>	8%	<u>0.294</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>4.26</u></u>	<u>100%</u>	<u><u>4.20</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 442: RAILROAD ROLLING STOCK

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.179		1.082	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.319)		(0.316)	
b. plus Transfer Charge	0.255		0.230	
3. NET NEW CLAIMS COST	<u>1.115</u>	45%	<u>0.997</u>	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.322		0.295	
2. Legislative Obligations	0.099		0.088	
3. Accident Prevention	0.038		0.035	
4. TOTAL OVERHEAD EXPENSES	<u>0.460</u>	18%	<u>0.418</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.723	29%	0.694	31%
<b>D. (GAIN)/LOSS</b>	<u>0.201</u>	8%	<u>0.149</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.50</u></u>	<u>100%</u>	<u><u>2.26</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.160		1.143	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.275)		(0.268)	
b. plus Transfer Charge	0.250		0.244	
3. NET NEW CLAIMS COST	1.137	45%	1.120	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.325		0.312	
2. Legislative Obligations	0.100		0.093	
3. Accident Prevention	0.038		0.037	
4. TOTAL OVERHEAD EXPENSES	0.464	18%	0.443	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.737	29%	0.779	31%
<b>D. (GAIN)/LOSS</b>	0.205	8%	0.168	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.54	100%	2.51	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.936		0.934	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.186)		(0.178)	
b. plus Transfer Charge	0.202		0.199	
3. NET NEW CLAIMS COST	<u>0.952</u>	44%	<u>0.956</u>	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.297		0.281	
2. Legislative Obligations	0.093		0.087	
3. Accident Prevention	0.035		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.425</u>	20%	<u>0.403</u>	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.617	28%	0.665	31%
<b>D. (GAIN)/LOSS</b>	<u>0.172</u>	8%	<u>0.143</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.17</u></u>	<u>100%</u>	<u><u>2.17</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.145		0.131	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.029)		(0.026)	
b. plus Transfer Charge	0.031		0.028	
3. NET NEW CLAIMS COST	<u>0.147</u>	40%	<u>0.134</u>	39%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.065		0.058	
2. Legislative Obligations	0.020		0.018	
3. Accident Prevention	0.020		0.020	
4. TOTAL OVERHEAD EXPENSES	<u>0.105</u>	28%	<u>0.095</u>	28%
<b>C. UNFUNDED LIABILITY</b>				
	0.095	26%	0.094	28%
<b>D. (GAIN)/LOSS</b>	<u>0.027</u>	7%	<u>0.020</u>	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>0.37</u></u>	<u><u>100%</u></u>	<u><u>0.34</u></u>	<u><u>100%</u></u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.637		0.618	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.145)		(0.140)	
b. plus Transfer Charge	0.137		0.132	
3. NET NEW CLAIMS COST	0.630	42%	0.611	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.250		0.239	
2. Legislative Obligations	0.078		0.071	
3. Accident Prevention	0.029		0.028	
4. TOTAL OVERHEAD EXPENSES	0.357	24%	0.339	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.408	27%	0.425	29%
<b>D. (GAIN)/LOSS</b>				
	0.114	8%	0.092	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.51	100%	1.47	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.132		2.218	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.574)		(0.599)	
b. plus Transfer Charge	0.460		0.473	
3. NET NEW CLAIMS COST	2.019	47%	2.092	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.454		0.408	
2. Legislative Obligations	0.141		0.137	
3. Accident Prevention	0.054		0.054	
4. TOTAL OVERHEAD EXPENSES	0.650	15%	0.599	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.308	30%	1.456	33%
<b>D. (GAIN)/LOSS</b>	0.364	8%	0.313	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>4.34</u>	<u>100%</u>	<u>4.46</u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 496: CONCRETE PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.527		2.649	
2. Second Injury Enhancement Fund (SIEF)	(0.582)		(0.640)	
a. minus Relief	0.546		0.564	
3. NET NEW CLAIMS COST	<u>2.491</u>	<u>47%</u>	<u>2.573</u>	<u>47%</u>
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.522		0.466	
2. Legislative Obligations	0.164		0.158	
3. Accident Prevention	0.063		0.063	
4. TOTAL OVERHEAD EXPENSES	<u>0.750</u>	<u>14%</u>	<u>0.687</u>	<u>13%</u>
<b>C. UNFUNDED LIABILITY</b>				
	1.614	30%	1.791	33%
<b>D. (GAIN)/LOSS</b>	<u>0.449</u>	<u>8%</u>	<u>0.385</u>	<u>7%</u>
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>5.30</u></u>	<u><u>100%</u></u>	<u><u>5.44</u></u>	<u><u>100%</u></u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 497: READY-MIX CONCRETE

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.796		1.726	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.532)		(0.441)	
b. plus Transfer Charge	0.388		0.368	
3. NET NEW CLAIMS COST	<u>1.651</u>	46%	<u>1.653</u>	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.400		0.373	
2. Legislative Obligations	0.124		0.117	
3. Accident Prevention	0.043		0.044	
4. TOTAL OVERHEAD EXPENSES	<u>0.568</u>	16%	<u>0.535</u>	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.070	30%	1.151	32%
<b>D. (GAIN)/LOSS</b>	<u>0.298</u>	8%	<u>0.247</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.59</u></u>	<u>100%</u>	<u><u>3.59</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.215		1.138	
2. Second Injury Enhancement Fund (SIEF)	(0.249)		(0.219)	
a. minus Relief	0.262		0.242	
b. plus Transfer Charge	1.229	45%	1.162	45%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.337		0.312	
2. Legislative Obligations	0.106		0.095	
3. Accident Prevention	0.040		0.038	
4. TOTAL OVERHEAD EXPENSES	0.483	18%	0.446	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.796	29%	0.809	31%
<b>D. (GAIN)/LOSS</b>				
	0.222	8%	0.174	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.73	100%	2.59	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 502: GLASS PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.265		1.271	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.453)		(0.442)	
b. plus Transfer Charge	0.273		0.271	
3. NET NEW CLAIMS COST	1.086	45%	1.100	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.317		0.281	
2. Legislative Obligations	0.098		0.092	
3. Accident Prevention	0.037		0.037	
4. TOTAL OVERHEAD EXPENSES	0.453	19%	0.412	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.704	29%	0.766	31%
<b>D. (GAIN)/LOSS</b>	0.196	8%	0.165	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.44	100%	2.44	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.325		0.340	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.035)		(0.036)	
b. plus Transfer Charge	0.070		0.072	
3. NET NEW CLAIMS COST	0.360	40%	0.377	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.159		0.161	
2. Legislative Obligations	0.049		0.049	
3. Accident Prevention	0.024		0.024	
4. TOTAL OVERHEAD EXPENSES	0.233	26%	0.235	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.234	26%	0.263	28%
<b>D. (GAIN)/LOSS</b>	0.065	7%	0.057	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.89	100%	0.93	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.631		0.634	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.115)		(0.108)	
b. plus Transfer Charge	0.136		0.135	
3. NET NEW CLAIMS COST	0.653	42%	0.661	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.253		0.236	
2. Legislative Obligations	0.079		0.075	
3. Accident Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	0.362	23%	0.340	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.423	27%	0.460	29%
<b>D. (GAIN)/LOSS</b>	0.118	8%	0.099	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.56	100%	1.56	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.248		0.246	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.037)		(0.037)	
b. plus Transfer Charge	0.054		0.052	
3. NET NEW CLAIMS COST	0.265	40%	0.262	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.117		0.113	
2. Legislative Obligations	0.035		0.033	
3. Accident Prevention	0.022		0.022	
4. TOTAL OVERHEAD EXPENSES	0.176	27%	0.169	26%
<b>C. UNFUNDED LIABILITY</b>				
	0.172	26%	0.182	28%
<b>D. (GAIN)/LOSS</b>				
	0.048	7%	0.039	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.66	100%	0.65	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 517: SOAP AND TOILETRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.519		0.524	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.067)		(0.075)	
b. plus Transfer Charge	0.112		0.112	
3. NET NEW CLAIMS COST	0.564	41%	0.561	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.240		0.223	
2. Legislative Obligations	0.074		0.070	
3. Accident Prevention	0.028		0.027	
4. TOTAL OVERHEAD EXPENSES	0.343	25%	0.320	24%
<b>C. UNFUNDED LIABILITY</b>				
	0.366	27%	0.390	29%
<b>D. (GAIN)/LOSS</b>	0.102	7%	0.084	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.38</u>	<u>100%</u>	<u>1.36</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 524: CHEMICAL INDUSTRIES

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.726		0.649	
2. Second Injury Enhancement Fund (SIEF)	(0.136)		(0.122)	
a. minus Relief	0.157		0.138	
b. plus Transfer Charge	0.748	43%	0.665	42%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.267		0.247	
2. Legislative Obligations	0.084		0.075	
3. Accident Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.382	22%	0.351	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.485	28%	0.463	29%
<b>D. (GAIN)/LOSS</b>	0.135	8%	0.100	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.75</u>	<u>100%</u>	<u>1.58</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 529: JEWELRY AND INSTRUMENTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.386		0.414	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.081)		(0.102)	
b. plus Transfer Charge	0.083		0.088	
3. NET NEW CLAIMS COST	0.388	40%	0.401	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.173		0.170	
2. Legislative Obligations	0.052		0.052	
3. Accident Prevention	0.025		0.024	
4. TOTAL OVERHEAD EXPENSES	0.250	26%	0.249	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.252	26%	0.279	28%
<b>D. (GAIN)/LOSS</b>	0.070	7%	0.060	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.96	100%	0.99	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 533: SIGNS AND DISPLAYS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.293		1.355	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.182)		(0.201)	
b. plus Transfer Charge	0.279		0.289	
3. NET NEW CLAIMS COST	<u>1.390</u>	45%	<u>1.443</u>	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.362		0.327	
2. Legislative Obligations	0.111		0.107	
3. Accident Prevention	0.043		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.518</u>	17%	<u>0.478</u>	15%
<b>C. UNFUNDED LIABILITY</b>				
	0.901	29%	1.004	32%
<b>D. (GAIN)/LOSS</b>	<u>0.251</u>	8%	<u>0.216</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>3.06</u></u>	<u>100%</u>	<u><u>3.14</u></u>	<u>100%</u>



# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 538: SPORTING GOODS AND TOYS

### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.873		1.968	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.356)		(0.339)	
b. plus Transfer Charge	0.404		0.419	
3. NET NEW CLAIMS COST	1.923	46%	2.048	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.440		0.307	
2. Legislative Obligations	0.138		0.138	
3. Accident Prevention	0.052		0.053	
4. TOTAL OVERHEAD EXPENSES	0.629	15%	0.499	12%
<b>C. UNFUNDED LIABILITY</b>				
	1.246	30%	1.426	33%
<b>D. (GAIN)/LOSS</b>	0.347	8%	0.306	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.15	100%	4.28	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

#### (CLASS D : MANUFACTURING)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.841		0.830	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.131)		(0.115)	
b. plus Transfer Charge	0.182		0.177	
3. NET NEW CLAIMS COST	0.892	44%	0.892	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.288		0.275	
2. Legislative Obligations	0.088		0.083	
3. Accident Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	0.413	20%	0.392	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.578	28%	0.621	30%
<b>D. (GAIN)/LOSS</b>	0.161	8%	0.134	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.04	100%	2.04	100%

## 2008 PREMIUM RATE COMPONENTS

### CLASS D : MANUFACTURING

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.044		1.039	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.222)		(0.216)	
b. plus Transfer Charge	0.225		0.221	
3. NET NEW CLAIMS COST	<u>1.048</u>	45%	<u>1.045</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.297		0.281	
2. Legislative Obligations	0.092		0.086	
3. Accident Prevention	0.037		0.036	
4. TOTAL OVERHEAD EXPENSES	<u>0.426</u>	18%	<u>0.403</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.679	29%	0.727	31%
<b>D. (GAIN)/LOSS</b>	<u>0.189</u>	8%	<u>0.156</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.34</u></u>	<u>100%</u>	<u><u>2.33</u></u>	<u>100%</u>

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	2.025	0.651	1.312	0.365	4.35
210	POULTRY PRODUCTS	1.534	0.547	0.994	0.277	3.35
214	FRUIT AND VEGETABLE PRODUCTS	0.902	0.414	0.584	0.163	2.06
216	DAIRY PRODUCTS	0.728	0.378	0.472	0.132	1.71
220	OTHER BAKERY PRODUCTS	1.801	0.604	1.167	0.325	3.90
222	CONFECTIONERY	0.738	0.380	0.479	0.133	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.066	0.449	0.691	0.193	2.40
226	CRUSHED AND GROUND FOODS	0.640	0.359	0.415	0.116	1.53
230	ALCOHOLIC BEVERAGES	0.647	0.360	0.419	0.117	1.54
231	SOFT DRINKS	1.413	0.522	0.916	0.255	3.11
237	TIRES AND TUBES	1.506	0.542	0.976	0.272	3.30
238	OTHER RUBBER PRODUCTS	1.588	0.559	1.029	0.287	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.106	0.458	0.717	0.200	2.48
261	PLASTIC FILM AND SHEETING	0.974	0.429	0.632	0.176	2.21
263	OTHER PLASTIC PRODUCTS	1.307	0.500	0.847	0.236	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.629	0.568	1.056	0.294	3.55
301	CLOTHING, FIBRE AND YARN	0.860	0.405	0.557	0.155	1.98
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.436	0.738	1.579	0.440	5.19
311	WOODEN CABINETS	1.913	0.627	1.240	0.345	4.13
312	WOODEN BOXES AND PALLETS	3.359	0.932	2.177	0.606	7.07
322	UPHOLSTERED FURNITURE	1.350	0.509	0.875	0.244	2.98
323	METAL FURNITURE	0.988	0.432	0.640	0.178	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	1.911	0.627	1.238	0.345	4.12



## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New	Claims		Unfunded Liability	(Gain)/Loss	Premium Rate
		Cost	Overhead	Liability			
		(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
328	FURNITURE PARTS AND FIXTURES	1.816	0.607	1.177	0.328	3.93	
333	PRINTING, PLATEMAKING AND BINDING	0.667	0.365	0.432	0.121	1.59	
335	PUBLISHING	0.218	0.149	0.142	0.040	0.55	
338	FOLDING CARTONS	0.881	0.410	0.571	0.159	2.02	
341	PAPER PRODUCTS	1.303	0.499	0.845	0.235	2.88	
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.067	0.449	0.691	0.193	2.40	
358	FOUNDRIES	1.837	0.612	1.191	0.332	3.97	
361	NON-FERROUS METAL INDUSTRIES	1.291	0.496	0.837	0.233	2.86	
374	DOORS AND WINDOWS	1.583	0.558	1.026	0.286	3.45	
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.100	0.667	1.361	0.379	4.51	
377	COATING OF METAL PRODUCTS	1.895	0.624	1.228	0.342	4.09	
379	HARDWARE, TOOLS AND CUTLERY	1.203	0.478	0.780	0.217	2.68	
382	METAL DIES, MOULDS AND PATTERNS	0.779	0.389	0.505	0.141	1.81	
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.230	0.484	0.797	0.222	2.73	
385	MACHINE SHOPS	1.145	0.465	0.742	0.207	2.56	
387	OTHER METAL FABRICATING INDUSTRIES	1.634	0.569	1.059	0.295	3.56	
389	METAL CLOSURES AND CONTAINERS	1.070	0.450	0.693	0.193	2.41	
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.291	0.496	0.837	0.233	2.86	
393	WIRE PRODUCTS	1.387	0.517	0.899	0.250	3.05	
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.874	0.408	0.567	0.158	2.01	
403	OTHER MACHINERY AND EQUIPMENT	0.662	0.364	0.429	0.120	1.58	
406	ELEVATORS AND ESCALATORS	1.199	0.477	0.777	0.216	2.67	
408	BOILERS, PUMPS AND FANS	1.004	0.436	0.651	0.181	2.27	



## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.205	0.478	0.781	0.218	2.68
417	AIRCRAFT MANUFACTURING	0.597	0.350	0.387	0.108	1.44
419	MOTOR VEHICLE ASSEMBLY	1.291	0.496	0.837	0.233	2.86
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.662	0.364	0.429	0.120	1.58
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.291	0.496	0.837	0.233	2.86
424	MOTOR VEHICLE STAMPINGS	1.291	0.496	0.837	0.233	2.86
425	MOTOR VEHICLE WHEELS AND BRAKES	1.291	0.496	0.837	0.233	2.86
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.474	0.535	0.955	0.266	3.23
432	TRUCKS, BUSES AND TRAILERS	1.977	0.641	1.281	0.357	4.26
442	RAILROAD ROLLING STOCK	1.115	0.460	0.723	0.201	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.137	0.464	0.737	0.205	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.952	0.425	0.617	0.172	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.147	0.105	0.095	0.027	0.37
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.630	0.357	0.408	0.114	1.51
485	BRICKS, CERAMICS AND ABRASIVES	2.019	0.650	1.308	0.364	4.34
496	CONCRETE PRODUCTS	2.491	0.750	1.614	0.449	5.30
497	READY-MIX CONCRETE	1.651	0.568	1.070	0.298	3.59
501	NON-METALLIC MINERAL PRODUCTS	1.229	0.483	0.796	0.222	2.73
502	GLASS PRODUCTS	1.086	0.453	0.704	0.196	2.44
507	PETROLEUM AND COAL PRODUCTS	0.360	0.233	0.234	0.065	0.89
512	RESINS, PAINT, INK AND ADHESIVES	0.653	0.362	0.423	0.118	1.56
514	PHARMACEUTICALS AND MEDICINES	0.265	0.176	0.172	0.048	0.66
517	SOAP AND TOILETRIES	0.564	0.343	0.366	0.102	1.38
524	CHEMICAL INDUSTRIES	0.748	0.382	0.485	0.135	1.75

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims		Overhead	Unfunded Liability	(Gain)/Loss	2008 Premium Rate
		Cost	(\$)				
529	JEWELRY AND INSTRUMENTS	0.388		0.250	0.252	0.070	0.96
533	SIGNS AND DISPLAYS	1.390		0.518	0.901	0.251	3.06
538	SPORTING GOODS AND TOYS	1.923		0.629	1.246	0.347	4.15
542	OTHER MANUFACTURED PRODUCTS	0.892		0.413	0.578	0.161	2.04
CLASS: D	MANUFACTURING	1.048		0.426	0.679	0.189	2.34



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6E**

---

*Class E –  
Transportation and Storage*





# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 551: AIR TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$244,351,683	\$64,600	\$32,320	7,560	136	1.80%
2003	\$266,954,795	\$65,600	\$31,658	8,432	147	1.74%
2004	\$300,495,052	\$66,800	\$30,169	9,960	187	1.88%
2005	\$301,883,156	\$67,700	\$34,398	8,776	182	2.07%
2006	\$322,786,658	\$69,400	\$32,909	9,808	161	1.64%
2007	\$335,395,329	\$71,800	\$34,040	9,852	172	1.75%
2008	\$347,555,858	\$73,300	\$35,029	9,921	173	1.74%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 553: AIR TRANSPORT SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$274,751,034	\$64,600	\$29,937	9,178	175	1.91%
2003	\$291,139,524	\$65,600	\$29,206	9,968	204	2.05%
2004	\$307,338,028	\$66,800	\$28,029	10,965	251	2.29%
2005	\$322,258,946	\$67,700	\$30,437	10,588	257	2.43%
2006	\$334,965,469	\$69,400	\$28,208	11,875	246	2.07%
2007	\$348,049,868	\$71,800	\$29,178	11,929	243	2.04%
2008	\$360,669,217	\$73,300	\$30,025	12,012	241	2.01%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 560: WAREHOUSING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$435,664,384	\$64,600	\$29,755	14,642	535	3.65%
2003	\$498,045,549	\$65,600	\$30,741	16,201	552	3.41%
2004	\$536,510,758	\$66,800	\$31,073	17,266	557	3.23%
2005	\$580,443,310	\$67,700	\$32,355	17,940	583	3.25%
2006	\$663,416,108	\$69,400	\$32,252	20,570	619	3.01%
<hr/>						
2007	\$689,330,423	\$71,800	\$33,361	20,663	578	2.80%
2008	\$714,323,684	\$73,300	\$34,330	20,808	559	2.69%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 570: GENERAL TRUCKING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$3,088,211,314	\$64,600	\$39,295	78,590	3,683	4.69%
2003	\$3,241,449,500	\$65,600	\$39,850	81,341	3,583	4.40%
2004	\$3,406,240,501	\$66,800	\$41,174	82,728	3,519	4.25%
2005	\$3,552,077,740	\$67,700	\$42,261	84,051	3,576	4.25%
2006	\$3,637,560,727	\$69,400	\$42,086	86,432	3,131	3.62%
2007	\$3,779,650,880	\$71,800	\$43,533	86,823	3,001	3.46%
2008	\$3,916,690,821	\$73,300	\$44,798	87,431	2,861	3.27%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 577: COURIER SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$628,936,136	\$64,600	\$31,496	19,969	961	4.81%
2003	\$643,073,015	\$65,600	\$31,405	20,477	758	3.70%
2004	\$655,371,326	\$66,800	\$32,521	20,152	662	3.29%
2005	\$675,481,661	\$67,700	\$33,519	20,152	641	3.18%
2006	\$704,675,433	\$69,400	\$33,814	20,840	664	3.19%
2007	\$732,201,417	\$71,800	\$34,976	20,934	541	2.58%
2008	\$758,749,065	\$73,300	\$35,993	21,081	496	2.35%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$279,593,153	\$64,600	\$34,326	8,145	314	3.86%
2003	\$285,459,813	\$65,600	\$36,802	7,757	359	4.63%
2004	\$312,498,824	\$66,800	\$37,097	8,424	381	4.52%
2005	\$330,537,915	\$67,700	\$37,246	8,874	310	3.49%
2006	\$347,709,748	\$69,400	\$37,423	9,291	308	3.32%
2007	\$361,291,963	\$71,800	\$38,710	9,333	296	3.17%
2008	\$374,391,434	\$73,300	\$39,834	9,398	281	2.99%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 584: SCHOOL BUSES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$244,548,914	\$64,600	\$19,130	12,784	242	1.89%
2003	\$261,941,215	\$65,600	\$20,267	12,925	222	1.72%
2004	\$270,453,780	\$66,800	\$20,511	13,186	208	1.58%
2005	\$287,672,458	\$67,700	\$22,075	13,032	242	1.86%
2006	\$298,643,587	\$69,400	\$21,605	13,823	237	1.71%
2007	\$310,309,183	\$71,800	\$22,348	13,886	225	1.62%
2008	\$321,560,156	\$73,300	\$22,997	13,983	215	1.54%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 590: AMBULANCE SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$125,761,003	\$64,600	\$49,083	2,562	261	10.19%
2003	\$122,193,919	\$65,600	\$53,168	2,298	215	9.36%
2004	\$127,501,140	\$66,800	\$55,555	2,295	199	8.67%
2005	\$109,421,788	\$67,700	\$59,867	1,828	162	8.86%
2006	\$117,659,709	\$69,400	\$61,908	1,901	143	7.52%
2007	\$122,255,725	\$71,800	\$64,036	1,910	134	7.02%
2008	\$126,688,387	\$73,300	\$65,897	1,923	126	6.55%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS E : TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$5,321,817,621	\$64,600	\$34,686	153,430	6,307	4.11%
2003	\$5,610,257,330	\$65,600	\$35,196	159,399	6,040	3.79%
2004	\$5,916,409,409	\$66,800	\$35,862	164,976	5,964	3.62%
2005	\$6,159,776,974	\$67,700	\$37,278	165,241	5,953	3.60%
2006	\$6,427,417,439	\$69,400	\$36,825	174,540	5,509	3.16%
2007	\$6,678,484,787	\$71,800	\$38,091	175,330	5,190	2.96%
2008	\$6,920,628,623	\$73,300	\$39,198	176,558	4,952	2.80%

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
551	AIR TRANSPORT INDUSTRIES	53%	16,271	1.83
553	AIR TRANSPORT SERVICES	30%	9,257	1.44
560	WAREHOUSING	52%	16,074	2.68
570	GENERAL TRUCKING	128%	39,578	5.70
577	COURIER SERVICES	62%	19,028	2.48
580	MISCELLANEOUS TRANSPORT INDUSTRIES	95%	29,418	4.36
584	SCHOOL BUSES	62%	18,984	2.65
590	AMBULANCE SERVICES	92%	28,197	5.75
<b>CLASS: E</b>	<b>TRANSPORTATION AND STORAGE</b>		<b>30,816</b>	<b>4.41</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 551: AIR TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.291
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.026
B.3 Accident Prevention		0.000
B.4 TOTAL OVERHEAD EXPENSES		0.318

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 553: AIR TRANSPORT SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.260</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.024</b>
<b>B.3 Accident Prevention</b>		<b>0.000</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.285</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 560: WAREHOUSING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.343</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3 Accident Prevention</b>	THSAO	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.490</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 570: GENERAL TRUCKING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.592</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.054</b>
<b>B.3 Accident Prevention</b>	THSAO	<b>0.057</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.703</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 577: COURIER SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.328</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.101</b>
<b>B.3 Accident Prevention</b>	<b>THSAO</b>	<b>0.038</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.469</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.490</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.046</b>
<b>B.3 Accident Prevention</b>		<b>0.000</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.536</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 584: SCHOOL BUSES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.341</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
<b>B.3 Accident Prevention</b>	THSAO	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.487</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 590: AMBULANCE SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.576</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.128
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.182</b>
<b>B.3 Accident Prevention</b>	THSAO	<b>0.057</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.815</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS E : TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.487</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
		<hr/>
	<b>Sub-Total</b>	<b>0.066</b>
<b>B.3 Accident Prevention</b>	-	<b>0.044</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.598</b>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 551: AIR TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.822		0.780	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.126)		(0.104)	
b. plus Transfer Charge	0.177		0.166	
3. NET NEW CLAIMS COST	<u>0.874</u>	48%	<u>0.843</u>	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.291		0.272	
2. Legislative Obligations	0.026		0.025	
3. Accident Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.318</u>	17%	<u>0.298</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.566	31%	0.587	33%
<b>D. (GAIN)/LOSS</b>	<u>0.069</u>	4%	<u>0.050</u>	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>1.83</u></u>	<u>100%</u>	<u><u>1.78</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 553: AIR TRANSPORT SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.628		0.571	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.098)		(0.071)	
b. plus Transfer Charge	0.136		0.122	
3. NET NEW CLAIMS COST	0.666	46%	0.622	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.260		0.241	
2. Legislative Obligations	0.024		0.022	
3. Accident Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	0.285	20%	0.263	19%
<b>C. UNFUNDED LIABILITY</b>				
	0.432	30%	0.433	32%
<b>D. (GAIN)/LOSS</b>	0.053	4%	0.037	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.44</u>	<u>100%</u>	<u>1.36</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 560: WAREHOUSING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.277		1.315	
2. Second Injury Enhancement Fund (SIEF)	(0.285)		(0.311)	
a. minus Relief	0.276		0.280	
b. plus Transfer Charge	1.268	47%	1.284	47%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.330	
2. Legislative Obligations	0.107		0.101	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	0.490	18%	0.472	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.822	31%	0.894	33%
<b>D. (GAIN)/LOSS</b>	0.100	4%	0.075	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.68	100%	2.73	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 570: GENERAL TRUCKING

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.934		2.992	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.675)		(0.692)	
b. plus Transfer Charge	0.633		0.638	
3. NET NEW CLAIMS COST	<u>2.893</u>	51%	<u>2.938</u>	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.592		0.571	
2. Legislative Obligations	0.054		0.051	
3. Accident Prevention	0.057		0.059	
4. TOTAL OVERHEAD EXPENSES	<u>0.703</u>	12%	<u>0.681</u>	12%
<b>C. UNFUNDED LIABILITY</b>				
	1.875	33%	2.045	35%
<b>D. (GAIN)/LOSS</b>	<u>0.226</u>	4%	<u>0.172</u>	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>5.70</u></u>	<u>100%</u>	<u><u>5.84</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 577: COURIER SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.263		1.273	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.371)		(0.358)	
b. plus Transfer Charge	0.273		0.271	
3. NET NEW CLAIMS COST	<u>1.165</u>	47%	<u>1.187</u>	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.328		0.317	
2. Legislative Obligations	0.101		0.096	
3. Accident Prevention	0.038		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.469</u>	19%	<u>0.453</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.755	30%	0.826	33%
<b>D. (GAIN)/LOSS</b>	<u>0.091</u>	4%	<u>0.070</u>	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.48</u></u>	<u>100%</u>	<u><u>2.54</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.241		2.305	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.509)		(0.541)	
b. plus Transfer Charge	0.484		0.491	
3. NET NEW CLAIMS COST	2.216	51%	2.256	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.490		0.474	
2. Legislative Obligations	0.046		0.042	
3. Accident Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	0.536	12%	0.517	12%
<b>C. UNFUNDED LIABILITY</b>				
	1.436	33%	1.571	35%
<b>D. (GAIN)/LOSS</b>	0.174	4%	0.132	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.36	100%	4.48	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 584: SCHOOL BUSES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.288		1.327	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.315)		(0.364)	
b. plus Transfer Charge	0.278		0.283	
3. NET NEW CLAIMS COST	1.252	47%	1.247	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.341		0.324	
2. Legislative Obligations	0.106		0.098	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	0.487	18%	0.465	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.811	31%	0.868	33%
<b>D. (GAIN)/LOSS</b>	0.098	4%	0.073	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.65	100%	2.65	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 590: AMBULANCE SERVICES

#### (CLASS E : TRANSPORTATION AND STORAGE)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.846		2.906	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.602)		(0.609)	
b. plus Transfer Charge	0.614		0.619	
3. NET NEW CLAIMS COST	<u>2.859</u>	50%	<u>2.917</u>	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.576		0.559	
2. Legislative Obligations	0.182		0.172	
3. Accident Prevention	0.057		0.058	
4. TOTAL OVERHEAD EXPENSES	<u>0.815</u>	14%	<u>0.789</u>	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.853	32%	2.030	34%
<b>D. (GAIN)/LOSS</b>	<u>0.224</u>	4%	<u>0.171</u>	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>5.75</u></u>	<u>100%</u>	<u><u>5.91</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### CLASS E : TRANSPORTATION AND STORAGE

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.238		2.296	
2. Second Injury Enhancement Fund (SIEF)	(0.517)		(0.534)	
a. minus Relief	0.483		0.489	
b. plus Transfer Charge	2.205	50%	2.252	50%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.487		0.472	
2. Legislative Obligations	0.066		0.062	
3. Accident Prevention	0.044		0.045	
4. TOTAL OVERHEAD EXPENSES	0.598	14%	0.578	13%
<b>C. UNFUNDED LIABILITY</b>				
	1.429	32%	1.567	35%
<b>D. (GAIN)/LOSS</b>	0.173	4%	0.132	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.41	100%	4.53	100%

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
551	AIR TRANSPORT INDUSTRIES	0.874	0.318	0.566	0.069	1.83
553	AIR TRANSPORT SERVICES	0.666	0.285	0.432	0.053	1.44
560	WAREHOUSING	1.268	0.490	0.822	0.100	2.68
570	GENERAL TRUCKING	2.893	0.703	1.875	0.226	5.70
577	COURIER SERVICES	1.165	0.469	0.755	0.091	2.48
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.216	0.536	1.436	0.174	4.36
584	SCHOOL BUSES	1.252	0.487	0.811	0.098	2.65
590	AMBULANCE SERVICES	2.859	0.815	1.853	0.224	5.75
CLASS: E	TRANSPORTATION AND STORAGE	2.205	0.598	1.429	0.173	4.41





**WSIB** **2008**  
**Premium**  
**Rates** **MANUAL**

---

**SECTION 6F**

---

*Class F –  
Retail and Wholesale Trades*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 604: FOOD, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$2,854,520,483	\$64,600	\$23,480	121,572	4,094	3.37%
2003	\$3,004,998,622	\$65,600	\$23,917	125,643	3,936	3.13%
2004	\$3,220,207,823	\$66,800	\$24,991	128,855	3,937	3.06%
2005	\$3,316,240,969	\$67,700	\$26,042	127,342	3,978	3.12%
2006	\$3,429,459,895	\$69,400	\$25,649	133,707	3,811	2.85%
2007	\$3,564,002,870	\$71,800	\$26,545	134,260	3,667	2.73%
2008	\$3,715,989,822	\$73,300	\$27,448	135,381	3,591	2.65%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$321,859,438	\$64,600	\$18,875	17,052	210	1.23%
2003	\$321,895,578	\$65,600	\$18,301	17,589	190	1.08%
2004	\$340,058,173	\$66,800	\$18,991	17,906	209	1.17%
2005	\$337,667,929	\$67,700	\$18,945	17,824	210	1.18%
2006	\$327,987,903	\$69,400	\$19,261	17,029	202	1.19%
2007	\$340,855,372	\$71,800	\$19,934	17,099	196	1.15%
2008	\$355,391,154	\$73,300	\$20,612	17,242	200	1.16%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 607: SPECIALTY FOOD STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$104,283,228	\$64,600	\$19,822	5,261	99	1.88%
2003	\$104,555,909	\$65,600	\$19,512	5,359	97	1.81%
2004	\$109,546,779	\$66,800	\$19,540	5,606	104	1.86%
2005	\$106,596,011	\$67,700	\$19,440	5,483	77	1.40%
2006	\$105,034,251	\$69,400	\$21,283	4,935	81	1.64%
2007	\$109,154,906	\$71,800	\$22,027	4,955	70	1.41%
2008	\$113,809,818	\$73,300	\$22,776	4,997	67	1.34%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 608: BEER STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$129,212,101	\$64,600	\$39,536	3,268	227	6.95%
2003	\$132,157,620	\$65,600	\$35,920	3,679	261	7.09%
2004	\$133,134,295	\$66,800	\$35,902	3,708	239	6.45%
2005	\$139,153,802	\$67,700	\$37,148	3,746	250	6.67%
2006	\$141,019,271	\$69,400	\$37,493	3,761	157	4.17%
2007	\$146,551,673	\$71,800	\$38,803	3,777	163	4.32%
2008	\$152,801,372	\$73,300	\$40,123	3,808	173	4.54%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$242,601,955	\$64,600	\$30,381	7,985	156	1.95%
2003	\$246,499,798	\$65,600	\$29,110	8,468	158	1.87%
2004	\$250,756,177	\$66,800	\$31,719	7,906	157	1.99%
2005	\$252,596,249	\$67,700	\$32,572	7,755	133	1.72%
2006	\$256,789,859	\$69,400	\$33,372	7,695	119	1.55%
2007	\$266,864,119	\$71,800	\$34,538	7,727	116	1.50%
2008	\$278,244,543	\$73,300	\$35,713	7,791	111	1.42%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$2,158,604,821	\$64,600	\$37,017	58,314	2,296	3.94%
2003	\$2,287,870,482	\$65,600	\$37,816	60,500	2,283	3.77%
2004	\$2,350,370,877	\$66,800	\$38,753	60,650	2,145	3.54%
2005	\$2,369,119,198	\$67,700	\$39,870	59,421	2,066	3.48%
2006	\$2,390,321,206	\$69,400	\$39,277	60,858	1,840	3.02%
2007	\$2,484,097,175	\$71,800	\$40,650	61,110	1,753	2.87%
2008	\$2,590,031,534	\$73,300	\$42,032	61,620	1,669	2.71%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$372,918,574	\$64,600	\$27,259	13,681	229	1.67%
2003	\$378,081,096	\$65,600	\$28,135	13,438	238	1.77%
2004	\$389,680,217	\$66,800	\$29,513	13,204	215	1.63%
2005	\$393,016,817	\$67,700	\$29,940	13,127	196	1.49%
2006	\$384,720,840	\$69,400	\$30,143	12,763	184	1.44%
2007	\$399,814,029	\$71,800	\$31,196	12,816	173	1.35%
2008	\$416,864,104	\$73,300	\$32,257	12,923	167	1.29%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 636: OTHER SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$7,845,805,280	\$64,600	\$22,726	345,235	5,364	1.55%
2003	\$8,124,594,843	\$65,600	\$23,163	350,757	5,159	1.47%
2004	\$8,482,884,455	\$66,800	\$23,518	360,698	4,970	1.38%
2005	\$8,627,829,434	\$67,700	\$24,217	356,272	4,809	1.35%
2006	\$8,792,307,406	\$69,400	\$23,830	368,960	4,458	1.21%
2007	\$9,137,243,119	\$71,800	\$24,663	370,487	4,211	1.14%
2008	\$9,526,900,979	\$73,300	\$25,502	373,580	4,024	1.08%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 638: PHARMACIES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,515,792,321	\$64,600	\$24,013	63,124	340	0.54%
2003	\$1,600,707,487	\$65,600	\$26,174	61,156	361	0.59%
2004	\$1,697,356,998	\$66,800	\$25,065	67,718	340	0.50%
2005	\$1,756,122,169	\$67,700	\$26,461	66,366	385	0.58%
2006	\$1,818,943,582	\$69,400	\$27,779	65,479	347	0.53%
2007	\$1,890,303,530	\$71,800	\$28,750	65,750	343	0.52%
2008	\$1,970,915,551	\$73,300	\$29,728	66,299	341	0.51%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 641: CLOTHING STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,101,008,457	\$64,600	\$19,984	55,094	603	1.09%
2003	\$1,147,598,646	\$65,600	\$21,091	54,412	710	1.30%
2004	\$1,226,172,914	\$66,800	\$20,780	59,007	701	1.19%
2005	\$1,268,025,968	\$67,700	\$21,463	59,080	670	1.13%
2006	\$1,345,151,191	\$69,400	\$20,910	64,331	697	1.08%
2007	\$1,397,923,537	\$71,800	\$21,641	64,597	672	1.04%
2008	\$1,457,538,005	\$73,300	\$22,377	65,137	651	1.00%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,252,719,746	\$64,600	\$30,702	40,803	280	0.69%
2003	\$1,302,563,383	\$65,600	\$29,646	43,937	299	0.68%
2004	\$1,314,003,223	\$66,800	\$31,379	41,875	273	0.65%
2005	\$1,356,473,052	\$67,700	\$32,010	42,377	290	0.68%
2006	\$1,459,943,955	\$69,400	\$33,566	43,495	252	0.58%
2007	\$1,517,219,797	\$71,800	\$34,739	43,675	251	0.57%
2008	\$1,581,921,656	\$73,300	\$35,921	44,040	246	0.56%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$2,379,610,799	\$64,600	\$30,855	77,122	376	0.49%
2003	\$2,327,524,114	\$65,600	\$32,582	71,436	325	0.45%
2004	\$2,372,068,999	\$66,800	\$33,354	71,118	343	0.48%
2005	\$2,440,184,444	\$67,700	\$36,224	67,364	306	0.45%
2006	\$2,748,173,104	\$69,400	\$35,334	77,777	307	0.39%
2007	\$2,855,988,152	\$71,800	\$36,569	78,099	299	0.38%
2008	\$2,977,781,807	\$73,300	\$37,813	78,751	290	0.37%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,399,220,485	\$64,600	\$35,715	39,177	761	1.94%
2003	\$1,466,811,173	\$65,600	\$38,165	38,433	657	1.71%
2004	\$1,539,235,127	\$66,800	\$38,581	39,896	651	1.63%
2005	\$1,603,424,868	\$67,700	\$40,083	40,003	675	1.69%
2006	\$1,668,460,093	\$69,400	\$39,395	42,352	602	1.42%
2007	\$1,733,916,343	\$71,800	\$40,772	42,527	572	1.35%
2008	\$1,807,859,230	\$73,300	\$42,159	42,882	543	1.27%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$823,610,502	\$64,600	\$24,922	33,048	1,307	3.95%
2003	\$870,951,078	\$65,600	\$26,149	33,307	1,400	4.20%
2004	\$945,998,899	\$66,800	\$26,288	35,986	1,283	3.57%
2005	\$1,000,576,878	\$67,700	\$27,102	36,919	1,097	2.97%
2006	\$1,058,042,881	\$69,400	\$28,081	37,678	933	2.48%
2007	\$1,099,551,527	\$71,800	\$29,062	37,834	848	2.24%
2008	\$1,146,441,917	\$73,300	\$30,051	38,150	755	1.98%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 685: METAL PRODUCTS, WHOLESALE

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$119,031,585	\$64,600	\$31,751	3,749	101	2.69%
2003	\$116,463,881	\$65,600	\$33,561	3,470	88	2.54%
2004	\$117,939,792	\$66,800	\$35,256	3,345	85	2.54%
2005	\$116,278,323	\$67,700	\$35,091	3,314	82	2.47%
2006	\$124,383,571	\$69,400	\$36,168	3,439	75	2.18%
2007	\$129,263,329	\$71,800	\$37,432	3,453	73	2.11%
2008	\$134,775,766	\$73,300	\$38,705	3,482	70	2.01%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 689: WASTE MATERIALS RECYCLING

##### (CLASS F : RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$146,046,650	\$64,600	\$31,370	4,656	277	5.95%
2003	\$156,986,063	\$65,600	\$32,440	4,839	265	5.48%
2004	\$181,109,887	\$66,800	\$33,924	5,339	275	5.15%
2005	\$196,290,569	\$67,700	\$34,326	5,718	265	4.63%
2006	\$216,821,188	\$69,400	\$33,246	6,522	272	4.17%
2007	\$225,327,416	\$71,800	\$34,408	6,549	247	3.77%
2008	\$234,936,507	\$73,300	\$35,578	6,604	230	3.48%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS F : RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$22,766,846,425	\$64,600	\$25,605	889,141	16,720	1.88%
2003	\$23,590,259,773	\$65,600	\$26,316	896,423	16,427	1.83%
2004	\$24,670,524,635	\$66,800	\$26,734	922,817	15,927	1.73%
2005	\$25,279,596,680	\$67,700	\$27,715	912,111	15,489	1.70%
2006	\$26,267,560,196	\$69,400	\$27,627	950,781	14,337	1.51%
2007	\$27,298,076,895	\$71,800	\$28,593	954,716	13,654	1.43%
2008	\$28,462,203,764	\$73,300	\$29,565	962,687	13,128	1.36%



## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index * (%)	Cost per LTI (\$)	
604	FOOD, SALES	73%	11,801	2.33
606	GROCERY AND CONVENIENCE STORES	84%	13,502	1.71
607	SPECIALTY FOOD STORES	164%	26,471	3.31
608	BEER STORES	119%	19,179	4.04
612	AGRICULTURAL PRODUCTS, SALES	177%	28,500	2.37
630	VEHICLE SERVICES AND REPAIRS	157%	25,307	3.39
633	PETROLEUM PRODUCTS, SALES	164%	26,377	2.39
636	OTHER SALES	84%	13,594	1.33
638	PHARMACIES	85%	13,686	0.56
641	CLOTHING STORES	66%	10,593	1.13
657	AUTOMOBILE AND TRUCK DEALERS	113%	18,152	0.68
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	109%	17,618	0.44
670	MACHINERY AND OTHER VEHICLES, SALES	150%	24,223	1.76
681	LUMBER AND BUILDERS SUPPLY	117%	18,885	2.72
685	METAL PRODUCTS, WHOLESALE	150%	24,164	2.86
689	WASTE MATERIALS RECYCLING	177%	28,572	5.90
<b>CLASS: F</b>	<b>RETAIL AND WHOLESALE TRADES</b>		<b>16,110</b>	<b>1.64</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 604: FOOD, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.318</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	OSSA	0.029
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.447</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.270</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.085</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.023</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.379</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 607: SPECIALTY FOOD STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.393</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.123</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.553</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 608: BEER STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.450</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.141</b>
<b>B.3 Accident Prevention</b>	<b>OSSA</b>	<b>0.043</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.633</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		0.322
<b>B.2</b> Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b> Accident Prevention	IAPA	0.038
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.459</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.400</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.124</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.037</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.562</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		0.323
<b>B.2</b> Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b> Accident Prevention	IAPA	0.038
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.461</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 636: OTHER SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.242
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.074</b>
B.3 Accident Prevention	OSSA	0.020
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.338</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 638: PHARMACIES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.105</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.023
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.032</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	OSSA	0.015
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.154</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 641: CLOTHING STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.213</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.066</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.019</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.299</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.127</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.028
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.039</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.015</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.182</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.081</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.018
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.025</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.014</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.121</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.275</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	<b>Sub-Total</b>	<b>0.086</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.032</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.392</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.347
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.108</b>
B.3 Accident Prevention	THSAO	0.039
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.495</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 685: METAL PRODUCTS, WHOLESALE

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.358</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.111</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.042</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.513</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 689: WASTE MATERIALS RECYCLING

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.590
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.131
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.186</b>
B.3 Accident Prevention	THSAO	0.058
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.834</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS F : RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		<b>0.246</b>
<b>B.2</b> Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	<b>Sub-Total</b>	<b>0.076</b>
<b>B.3</b> Accident Prevention	-	<b>0.024</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.347</b>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 604: FOOD, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.157		1.148	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.309)		(0.305)	
b. plus Transfer Charge	0.250		0.245	
3. NET NEW CLAIMS COST	<u>1.099</u>	47%	<u>1.089</u>	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.318		0.303	
2. Legislative Obligations	0.099		0.091	
3. Accident Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	<u>0.447</u>	19%	<u>0.425</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.712	31%	0.758	33%
<b>D. (GAIN)/LOSS</b>	<u>0.074</u>	3%	<u>0.054</u>	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.33</u></u>	<u>100%</u>	<u><u>2.33</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.771		0.719	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.166)		(0.142)	
b. plus Transfer Charge	0.166		0.153	
3. NET NEW CLAIMS COST	<u>0.773</u>	45%	<u>0.732</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.270		0.253	
2. Legislative Obligations	0.085		0.077	
3. Accident Prevention	0.023		0.023	
4. TOTAL OVERHEAD EXPENSES	<u>0.379</u>	22%	<u>0.353</u>	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.501	29%	0.509	31%
<b>D. (GAIN)/LOSS</b>	<u>0.052</u>	<u>3%</u>	<u>0.037</u>	<u>2%</u>
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.71</u>	<u>100%</u>	<u>1.63</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 607: SPECIALTY FOOD STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.582		1.525	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.320)		(0.315)	
b. plus Transfer Charge	0.341		0.325	
3. NET NEW CLAIMS COST	1.604	48%	1.535	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.393		0.365	
2. Legislative Obligations	0.123		0.113	
3. Accident Prevention	0.037		0.037	
4. TOTAL OVERHEAD EXPENSES	0.553	17%	0.515	16%
<b>C. UNFUNDED LIABILITY</b>				
	1.040	31%	1.069	33%
<b>D. (GAIN)/LOSS</b>	0.108	3%	0.076	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.31	100%	3.20	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 608: BEER STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate		Percentage		2007 Premium Rate		Percentage	
	Per \$100 Of	Insurable Earnings	Per \$100 Of	Premium Rate	Per \$100 Of	Insurable Earnings	Per \$100 Of	Premium Rate
<b>A. NEW CLAIMS COST</b>								
1. GROSS NEW CLAIMS COST	2.204		2.216					
2. Second Injury Enhancement Fund (SIEF)								
a. minus Relief	(0.691)		(0.669)					
b. plus Transfer Charge	0.476		0.472					
3. NET NEW CLAIMS COST	1.989		2.020	49%	2.020		49%	
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.450		0.434					
2. Legislative Obligations	0.141		0.134					
3. Accident Prevention	0.043		0.045					
4. TOTAL OVERHEAD EXPENSES	0.633		0.612	16%	0.612		15%	
<b>C. UNFUNDED LIABILITY</b>								
	1.289		1.406	32%	1.406		34%	
<b>D. (GAIN)/LOSS</b>	0.133		0.100	3%	0.100		2%	
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.04		4.14	100%	4.14		100%	

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.154		1.067	
2. Second Injury Enhancement Fund (SIEF)	(0.289)		(0.225)	
a. minus Relief	0.249		0.227	
b. plus Transfer Charge	1.114	47%	1.070	47%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.322		0.300	
2. Legislative Obligations	0.099		0.090	
3. Accident Prevention	0.038		0.036	19%
4. TOTAL OVERHEAD EXPENSES	0.459	19%	0.428	
<b>C. UNFUNDED LIABILITY</b>				
	0.722	30%	0.745	32%
<b>D. (GAIN)/LOSS</b>	0.075	3%	0.053	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.37	100%	2.30	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.655		1.607	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.363)		(0.345)	
b. plus Transfer Charge	0.357		0.342	
3. NET NEW CLAIMS COST	1.650	49%	1.604	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.400		0.375	
2. Legislative Obligations	0.124		0.115	
3. Accident Prevention	0.037		0.038	
4. TOTAL OVERHEAD EXPENSES	0.562	17%	0.528	16%
<b>C. UNFUNDED LIABILITY</b>				
	1.069	32%	1.117	34%
<b>D. (GAIN)/LOSS</b>	0.111	3%	0.080	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.39	100%	3.33	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.073		1.024	
2. Second Injury Enhancement Fund (SIEF)	(0.180)		(0.169)	
a. minus Relief	0.232		0.218	
b. plus Transfer Charge	1.125	47%	1.073	47%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.323		0.301	
2. Legislative Obligations	0.099		0.090	
3. Accident Prevention	0.038		0.036	19%
4. TOTAL OVERHEAD EXPENSES	0.461	19%	0.429	
<b>C. UNFUNDED LIABILITY</b>				
	0.729	31%	0.747	32%
<b>D. (GAIN)/LOSS</b>	0.076	3%	0.053	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.39	100%	2.30	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 636: OTHER SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.583		0.566	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.131)		(0.128)	
b. plus Transfer Charge	0.126		0.121	
3. NET NEW CLAIMS COST	0.578	43%	0.559	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.242		0.228	
2. Legislative Obligations	0.074		0.070	
3. Accident Prevention	0.020		0.020	
4. TOTAL OVERHEAD EXPENSES	0.338	25%	0.318	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.375	28%	0.389	30%
<b>D. (GAIN)/LOSS</b>	0.039	3%	0.028	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.33	100%	1.29	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 638: PHARMACIES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.240		0.218	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.054)		(0.048)	
b. plus Transfer Charge	0.052		0.047	
3. NET NEW CLAIMS COST	0.239	43%	0.217	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.105		0.093	
2. Legislative Obligations	0.032		0.028	
3. Accident Prevention	0.015		0.015	26%
4. TOTAL OVERHEAD EXPENSES	0.154	28%	0.137	
<b>C. UNFUNDED LIABILITY</b>				
	0.155	28%	0.151	29%
<b>D. (GAIN)/LOSS</b>	0.016	3%	0.011	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.56	100%	0.52	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 641: CLOTHING STORES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.480		0.460	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.102)		(0.094)	
b. plus Transfer Charge	0.104		0.098	
3. NET NEW CLAIMS COST	0.482	43%	0.465	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.213		0.199	
2. Legislative Obligations	0.066		0.061	
3. Accident Prevention	0.019		0.019	
4. TOTAL OVERHEAD EXPENSES	0.299	26%	0.280	26%
<b>C. UNFUNDED LIABILITY</b>				
	0.312	28%	0.324	30%
<b>D. (GAIN)/LOSS</b>	0.033	3%	0.023	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.13	100%	1.09	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.287		0.273	
2. Second Injury Enhancement Fund (SIEF)	(0.061)		(0.052)	
a. minus Relief	0.062		0.058	
b. plus Transfer Charge	0.288	42%	0.280	42%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.127		0.120	
2. Legislative Obligations	0.039		0.036	
3. Accident Prevention	0.015		0.016	26%
4. TOTAL OVERHEAD EXPENSES	0.182	27%	0.173	
<b>C. UNFUNDED LIABILITY</b>				
	0.187	28%	0.195	30%
<b>D. (GAIN)/LOSS</b>	0.020	3%	0.014	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.68	100%	0.66	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.174		0.173	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.028)		(0.031)	
b. plus Transfer Charge	0.038		0.037	
3. NET NEW CLAIMS COST	0.184	42%	0.180	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.081		0.077	
2. Legislative Obligations	0.025		0.023	
3. Accident Prevention	0.014		0.014	
4. TOTAL OVERHEAD EXPENSES	0.121	28%	0.115	27%
<b>C. UNFUNDED LIABILITY</b>				
	0.120	27%	0.125	29%
<b>D. (GAIN)/LOSS</b>	0.013	3%	0.009	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.44	100%	0.43	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.738		0.727	
2. Second Injury Enhancement Fund (SIEF)	(0.102)		(0.104)	
a. minus Relief	0.159		0.155	
b. plus Transfer Charge	0.796	45%	0.778	45%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.275		0.260	
2. Legislative Obligations	0.086		0.079	
3. Accident Prevention	0.032		0.031	
4. TOTAL OVERHEAD EXPENSES	0.392	22%	0.370	21%
<b>C. UNFUNDED LIABILITY</b>				
	0.516	29%	0.542	31%
<b>D. (GAIN)/LOSS</b>	0.054	3%	0.039	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.76	100%	1.73	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.262		1.309	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.241)		(0.266)	
b. plus Transfer Charge	0.273		0.279	
3. NET NEW CLAIMS COST	1.295	48%	1.323	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.347		0.335	
2. Legislative Obligations	0.108		0.103	
3. Accident Prevention	0.039		0.041	
4. TOTAL OVERHEAD EXPENSES	0.495	18%	0.480	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.839	31%	0.921	33%
<b>D. (GAIN)/LOSS</b>	0.087	3%	0.066	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.72	100%	2.79	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 685: METAL PRODUCTS, WHOLESALE

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.274		1.242	
2. Second Injury Enhancement Fund (SIEF)	(0.179)		(0.185)	
a. minus Relief	0.275		0.265	
b. plus Transfer Charge	1.370	48%	1.323	47%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.358		0.335	
2. Legislative Obligations	0.111		0.103	
3. Accident Prevention	0.042		0.041	
4. TOTAL OVERHEAD EXPENSES	0.513	18%	0.480	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.888	31%	0.921	33%
<b>D. (GAIN)/LOSS</b>	0.092	3%	0.066	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.86</u>	<u>100%</u>	<u>2.79</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 689: WASTE MATERIALS RECYCLING

#### (CLASS F : RETAIL AND WHOLESALE TRADES)

Component	2008 Premium Rate		Percentage of 2008		2007 Premium Rate		Percentage of 2007 Premium Rate
	Per \$100 Of Insurable Earnings	Premium Rate	Per \$100 Of Insurable Earnings	Premium Rate	Per \$100 Of Insurable Earnings	Premium Rate	
<b>A. NEW CLAIMS COST</b>							
1. GROSS NEW CLAIMS COST	2.839		2.890				
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.496)		(0.494)				
b. plus Transfer Charge	0.613		0.616				
3. NET NEW CLAIMS COST	2.956		3.012		3.012		50%
<b>B. OVERHEAD EXPENSES</b>							
1. WSIB Administrative	0.590		0.572				
2. Legislative Obligations	0.186		0.176				
3. Accident Prevention	0.058		0.059				
4. TOTAL OVERHEAD EXPENSES	0.834		0.808		0.808		13%
<b>C. UNFUNDED LIABILITY</b>							
	1.916		32%		2.097		35%
<b>D. (GAIN)/LOSS</b>	0.198		3%		0.149		2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	5.90		100%		6.07		100%

## 2008 PREMIUM RATE COMPONENTS

### CLASS F : RETAIL AND WHOLESALE TRADES

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.754		0.744	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.166)		(0.163)	
b. plus Transfer Charge	0.163		0.158	
3. NET NEW CLAIMS COST	0.751	46%	0.739	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.246		0.233	
2. Legislative Obligations	0.076		0.071	
3. Accident Prevention	0.024		0.024	
4. TOTAL OVERHEAD EXPENSES	0.347	21%	0.329	20%
<b>C. UNFUNDED LIABILITY</b>				
	0.487	30%	0.515	32%
<b>D. (GAIN)/LOSS</b>	0.051	3%	0.037	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.64	100%	1.62	100%



## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims		Overhead	Unfunded Liability	(Gain)/Loss	2008 Premium Rate
		Cost	(\$)	(\$)	(\$)	(\$)	(\$)
604	FOOD, SALES	1.099		0.447	0.712	0.074	2.33
606	GROCERY AND CONVENIENCE STORES	0.773		0.379	0.501	0.052	1.71
607	SPECIALTY FOOD STORES	1.604		0.553	1.040	0.108	3.31
608	BEER STORES	1.989		0.633	1.289	0.133	4.04
612	AGRICULTURAL PRODUCTS, SALES	1.114		0.459	0.722	0.075	2.37
630	VEHICLE SERVICES AND REPAIRS	1.650		0.562	1.069	0.111	3.39
633	PETROLEUM PRODUCTS, SALES	1.125		0.461	0.729	0.076	2.39
636	OTHER SALES	0.578		0.338	0.375	0.039	1.33
638	PHARMACIES	0.239		0.154	0.155	0.016	0.56
641	CLOTHING STORES	0.482		0.299	0.312	0.033	1.13
657	AUTOMOBILE AND TRUCK DEALERS	0.288		0.182	0.187	0.020	0.68
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.184		0.121	0.120	0.013	0.44
670	MACHINERY AND OTHER VEHICLES, SALES	0.796		0.392	0.516	0.054	1.76
681	LUMBER AND BUILDERS SUPPLY	1.295		0.495	0.839	0.087	2.72
685	METAL PRODUCTS, WHOLESALE	1.370		0.513	0.888	0.092	2.86
689	WASTE MATERIALS RECYCLING	2.956		0.834	1.916	0.198	5.90
CLASS: F	RETAIL AND WHOLESALE TRADES	0.751		0.347	0.487	0.051	1.64





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6G**

---

*Class G –  
Construction*



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,220,379,919	\$64,600	\$42,236	28,894	577	2.00%
2003	\$1,367,880,838	\$65,600	\$43,743	31,271	558	1.78%
2004	\$1,361,608,681	\$66,800	\$43,987	30,955	600	1.94%
2005	\$1,408,741,235	\$67,700	\$45,768	30,780	561	1.82%
2006	\$1,512,713,957	\$69,400	\$45,388	33,328	545	1.64%
2007	\$1,588,056,441	\$71,800	\$47,043	33,757	536	1.59%
2008	\$1,665,146,193	\$73,300	\$48,550	34,297	527	1.54%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,781,114,989	\$64,600	\$43,801	40,664	938	2.31%
2003	\$1,979,098,257	\$65,600	\$43,287	45,720	981	2.15%
2004	\$2,024,084,500	\$66,800	\$45,492	44,493	1,012	2.27%
2005	\$2,247,026,666	\$67,700	\$47,167	47,640	993	2.08%
2006	\$2,356,328,334	\$69,400	\$47,767	49,330	919	1.86%
2007	\$2,473,688,016	\$71,800	\$49,508	49,965	895	1.79%
2008	\$2,593,769,388	\$73,300	\$51,094	50,765	875	1.72%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 711: ROADBUILDING AND EXCAVATING

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,091,317,300	\$64,600	\$43,912	24,852	516	2.08%
2003	\$1,147,567,706	\$65,600	\$44,046	26,054	511	1.96%
2004	\$1,265,027,969	\$66,800	\$45,200	27,987	541	1.93%
2005	\$1,353,077,390	\$67,700	\$45,460	29,764	538	1.81%
2006	\$1,386,822,339	\$69,400	\$46,407	29,884	483	1.62%
2007	\$1,455,894,644	\$71,800	\$48,099	30,269	461	1.52%
2008	\$1,526,568,805	\$73,300	\$49,640	30,753	446	1.45%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 719: INSIDE FINISHING

##### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$825,833,311	\$64,600	\$40,396	20,443	533	2.61%
2003	\$926,852,539	\$65,600	\$37,758	24,547	548	2.23%
2004	\$990,651,796	\$66,800	\$38,499	25,732	591	2.30%
2005	\$1,019,885,437	\$67,700	\$39,261	25,977	565	2.18%
2006	\$1,018,026,082	\$69,400	\$38,876	26,186	517	1.97%
<hr/>						
2007	\$1,068,730,059	\$71,800	\$40,293	26,523	484	1.82%
2008	\$1,120,609,912	\$73,300	\$41,584	26,948	468	1.74%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$986,693,269	\$64,600	\$39,278	25,121	506	2.01%
2003	\$1,078,849,051	\$65,600	\$40,468	26,659	481	1.80%
2004	\$1,105,632,046	\$66,800	\$41,345	26,742	492	1.84%
2005	\$1,184,192,599	\$67,700	\$41,826	28,312	453	1.60%
2006	\$1,276,986,956	\$69,400	\$44,304	28,823	406	1.41%
2007	\$1,340,588,781	\$71,800	\$45,919	29,194	379	1.30%
2008	\$1,405,665,598	\$73,300	\$47,390	29,661	357	1.20%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 728: ROOFING

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$238,630,852	\$64,600	\$34,992	6,820	286	4.19%
2003	\$256,896,886	\$65,600	\$33,766	7,608	267	3.51%
2004	\$292,368,753	\$66,800	\$35,039	8,344	290	3.48%
2005	\$310,825,842	\$67,700	\$35,319	8,801	313	3.56%
2006	\$332,747,061	\$69,400	\$34,994	9,509	285	3.00%
<hr/>						
2007	\$349,319,917	\$71,800	\$36,270	9,631	271	2.81%
2008	\$366,277,114	\$73,300	\$37,432	9,786	259	2.65%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$305,904,695	\$64,600	\$52,004	5,882	125	2.13%
2003	\$319,000,101	\$65,600	\$50,338	6,337	133	2.10%
2004	\$362,056,047	\$66,800	\$53,972	6,708	154	2.30%
2005	\$388,602,109	\$67,700	\$55,087	7,054	158	2.24%
2006	\$465,406,503	\$69,400	\$55,039	8,456	195	2.31%
2007	\$488,586,617	\$71,800	\$57,046	8,565	197	2.30%
2008	\$512,304,301	\$73,300	\$58,873	8,702	206	2.37%



**2008 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 737: MILLWRIGHTING AND WELDING**

**(CLASS G : CONSTRUCTION)**

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$391,079,339	\$64,600	\$42,752	9,148	229	2.50%
2003	\$479,446,894	\$65,600	\$46,317	10,351	281	2.71%
2004	\$455,882,915	\$66,800	\$45,201	10,086	257	2.55%
2005	\$533,279,629	\$67,700	\$47,607	11,202	282	2.52%
2006	\$552,011,917	\$69,400	\$46,248	11,936	249	2.09%
<hr/>						
2007	\$579,505,515	\$71,800	\$47,934	12,090	254	2.10%
2008	\$607,636,717	\$73,300	\$49,469	12,283	249	2.03%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 741: MASONRY

##### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$298,315,314	\$64,600	\$45,870	6,503	294	4.52%
2003	\$353,206,630	\$65,600	\$46,596	7,580	328	4.33%
2004	\$346,907,614	\$66,800	\$49,315	7,035	301	4.28%
2005	\$343,307,268	\$67,700	\$48,500	7,079	258	3.64%
2006	\$324,346,656	\$69,400	\$50,774	6,388	239	3.74%
2007	\$340,501,120	\$71,800	\$52,625	6,470	217	3.35%
2008	\$357,030,222	\$73,300	\$54,311	6,574	210	3.19%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 748: FORM WORK AND DEMOLITION

##### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$176,578,832	\$64,600	\$50,046	3,528	226	6.41%
2003	\$182,512,690	\$65,600	\$50,127	3,641	225	6.18%
2004	\$195,370,425	\$66,800	\$53,595	3,645	235	6.45%
2005	\$217,286,370	\$67,700	\$56,280	3,861	262	6.79%
2006	\$240,606,118	\$69,400	\$54,795	4,391	259	5.90%
2007	\$252,589,786	\$71,800	\$56,793	4,448	256	5.76%
2008	\$264,851,368	\$73,300	\$58,612	4,519	254	5.62%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 751: SIDING AND OUTSIDE FINISHING

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$451,948,611	\$64,600	\$39,485	11,446	463	4.05%
2003	\$493,222,792	\$65,600	\$38,933	12,669	475	3.75%
2004	\$532,476,600	\$66,800	\$41,693	12,771	543	4.25%
2005	\$562,445,185	\$67,700	\$41,031	13,708	503	3.67%
2006	\$575,264,266	\$69,400	\$41,531	13,851	502	3.62%
2007	\$603,915,974	\$71,800	\$43,045	14,029	479	3.41%
2008	\$633,232,144	\$73,300	\$44,424	14,254	457	3.21%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 764: HOMEBUILDING

#### (CLASS G : CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,099,935,993	\$64,600	\$36,084	30,483	1,268	4.16%
2003	\$1,197,938,866	\$65,600	\$36,068	33,213	1,298	3.91%
2004	\$1,318,421,406	\$66,800	\$36,692	35,932	1,360	3.78%
2005	\$1,371,420,955	\$67,700	\$38,133	35,964	1,278	3.55%
2006	\$1,394,607,930	\$69,400	\$37,121	37,569	1,160	3.09%
2007	\$1,464,068,005	\$71,800	\$38,474	38,053	1,102	2.90%
2008	\$1,535,138,930	\$73,300	\$39,707	38,662	1,053	2.72%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS G : CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$8,867,732,424	\$64,600	\$41,480	213,784	5,961	2.79%
2003	\$9,782,473,250	\$65,600	\$41,513	235,650	6,086	2.58%
2004	\$10,250,488,752	\$66,800	\$42,634	240,430	6,376	2.65%
2005	\$10,940,090,685	\$67,700	\$43,736	250,142	6,164	2.46%
2006	\$11,435,868,119	\$69,400	\$44,043	259,651	5,759	2.22%
2007	\$12,005,444,873	\$71,800	\$45,649	262,995	5,531	2.10%
2008	\$12,588,230,692	\$73,300	\$47,111	267,203	5,361	2.01%

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	72%	48,666	3.29
707	MECHANICAL AND SHEET METAL WORK	85%	57,474	4.02
711	ROADBUILDING AND EXCAVATING	116%	78,299	4.55
719	INSIDE FINISHING	118%	79,651	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	122%	82,710	4.35
728	ROOFING	126%	85,203	12.98
732	HEAVY CIVIL CONSTRUCTION	115%	77,588	6.34
737	MILLWRIGHTING AND WELDING	110%	74,582	6.32
741	MASONRY	136%	92,350	11.15
748	FORM WORK AND DEMOLITION	120%	81,196	16.02
751	SIDING AND OUTSIDE FINISHING	83%	56,463	8.90
764	HOMEBUILDING	88%	59,850	8.80
CLASS: G	CONSTRUCTION		67,735	6.02

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.389</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.122</b>
<b>B.3</b>	<b>Accident Prevention</b>	
	CSAO	0.084
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.594</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.444</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3 Accident Prevention</b>	<b>CSAO</b>	<b>0.091</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.674</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 711: ROADBUILDING AND EXCAVATING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		0.484
<b>B.2</b> Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.003
	OHSA	0.107
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.152</b>
<b>B.3</b> Accident Prevention	CSAO	0.096
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.732</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 719: INSIDE FINISHING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.652
B.2 Legislative Obligations		
	WSIAT	0.031
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.004
	OHSA	0.144
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.203</b>
B.3 Accident Prevention	CSAO	0.117
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.973</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		0.469
<b>B.2</b> Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.003
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.148</b>
<b>B.3</b> Accident Prevention	CSAO	0.095
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.711</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 728: ROOFING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.125
B.2 Legislative Obligations		
	WSIAT	0.053
	Office of Worker Advisor	0.027
	Office of Employer Advisor	0.009
	OHSA	0.251
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
		<hr/>
	Sub-Total	0.353
B.3 Accident Prevention	CSAO	0.177
B.4 TOTAL OVERHEAD EXPENSES		1.656

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.620
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.004
	OHSA	0.138
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.194
B.3 Accident Prevention	CSAO	0.114
B.4 TOTAL OVERHEAD EXPENSES		0.929

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 737: MILLWRIGHTING AND WELDING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.619</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.004
	OHSA	0.137
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.193</b>
<b>B.3 Accident Prevention</b>	<b>CSAO</b>	<b>0.113</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.926</b>



## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 741: MASONRY

### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.986</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.047
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.219
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.011
	<b>Sub-Total</b>	<b>0.310</b>
<b>B.3 Accident Prevention</b>	<b>CSAO</b>	<b>0.160</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.456</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 748: FORM WORK AND DEMOLITION

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.356
B.2 Legislative Obligations		
	WSIAT	0.064
	Office of Worker Advisor	0.034
	Office of Employer Advisor	0.010
	OHSA	0.303
	Mine Rescue	0.000
	Program Administration	0.002
	Institute of Work & Health	0.014
	<b>Sub-Total</b>	<b>0.427</b>
B.3 Accident Prevention	CSAO	0.206
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.990</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 751: SIDING AND OUTSIDE FINISHING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.815</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.039
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.005
	OHSA	0.181
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	<b>Sub-Total</b>	<b>0.255</b>
<b>B.3 Accident Prevention</b>	<b>CSAO</b>	<b>0.138</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.209</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 764: HOMEBUILDING

#### (CLASS G : CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.808
B.2 Legislative Obligations		
	WSIAT	0.038
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.005
	OHSA	0.179
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	<b>Sub-Total</b>	<b>0.252</b>
B.3 Accident Prevention	CSAO	0.137
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>1.198</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS G : CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		0.596
<b>B.2</b> Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.004
	OHSA	0.132
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
		<hr/>
	<b>Sub-Total</b>	<b>0.187</b>
<b>B.3</b> Accident Prevention	-	0.110
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.892</b>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.563		1.532	
2. Second Injury Enhancement Fund (SIEF)	(0.326)		(0.318)	
a. minus Relief	0.337		0.326	
b. plus Transfer Charge	1.575	48%	1.541	47%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.389		0.366	
2. Legislative Obligations	0.122		0.113	
3. Accident Prevention	0.084		0.089	
4. TOTAL OVERHEAD EXPENSES	0.594	18%	0.568	17%
<b>C. UNFUNDED LIABILITY</b>				
	1.021	31%	1.073	33%
<b>D. (GAIN)/LOSS</b>	0.104	3%	0.065	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.29	100%	3.25	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.968		1.945	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.439)		(0.422)	
b. plus Transfer Charge	0.425		0.414	
3. NET NEW CLAIMS COST	1.954	49%	1.938	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.444		0.422	
2. Legislative Obligations	0.138		0.129	
3. Accident Prevention	0.091		0.096	
4. TOTAL OVERHEAD EXPENSES	0.674	17%	0.648	16%
<b>C. UNFUNDED LIABILITY</b>				
	1.266	31%	1.349	34%
<b>D. (GAIN)/LOSS</b>	0.129	3%	0.082	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.02	100%	4.02	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 711: ROADBUILDING AND EXCAVATING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.322		2.311	
2. Second Injury Enhancement Fund (SIEF)	(0.598)		(0.591)	
a. minus Relief	0.501		0.492	
b. plus Transfer Charge	2.226	49%	2.213	49%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.484		0.460	
2. Legislative Obligations	0.152		0.142	
3. Accident Prevention	0.096		0.102	
4. TOTAL OVERHEAD EXPENSES	0.732	16%	0.704	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.442	32%	1.540	34%
<b>D. (GAIN)/LOSS</b>	0.147	3%	0.094	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>4.55</u>	<u>100%</u>	<u>4.55</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 719: INSIDE FINISHING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.376		3.332	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.737)		(0.698)	
b. plus Transfer Charge	0.729		0.710	
3. NET NEW CLAIMS COST	3.369	50%	3.344	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.652		0.619	
2. Legislative Obligations	0.203		0.189	
3. Accident Prevention	0.117		0.124	
4. TOTAL OVERHEAD EXPENSES	0.973	14%	0.934	14%
<b>C. UNFUNDED LIABILITY</b>				
	2.183	32%	2.328	34%
<b>D. (GAIN)/LOSS</b>	0.222	3%	0.141	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	6.75	100%	6.75	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.132		2.269	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.468)		(0.524)	
b. plus Transfer Charge	0.460		0.483	
3. NET NEW CLAIMS COST	2.125	49%	2.229	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.469		0.463	
2. Legislative Obligations	0.148		0.143	
3. Accident Prevention	0.095		0.102	
4. TOTAL OVERHEAD EXPENSES	0.711	16%	0.707	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.377	32%	1.551	34%
<b>D. (GAIN)/LOSS</b>				
	0.140	3%	0.094	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.35	100%	4.58	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 728: ROOFING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	6.115		6.019	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.829)		(0.747)	
b. plus Transfer Charge	1.320		1.282	
3. NET NEW CLAIMS COST	6.607	51%	6.555	51%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.125		1.069	
2. Legislative Obligations	0.353		0.329	
3. Accident Prevention	0.177		0.186	
4. TOTAL OVERHEAD EXPENSES	1.656	13%	1.585	12%
<b>C. UNFUNDED LIABILITY</b>				
	4.281	33%	4.562	35%
<b>D. (GAIN)/LOSS</b>	0.435	3%	0.276	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>12.98</u>	<u>100%</u>	<u>12.98</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.167		3.070	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.695)		(0.630)	
b. plus Transfer Charge	0.684		0.654	
3. NET NEW CLAIMS COST	<u>3.156</u>	50%	<u>3.094</u>	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.620		0.584	
2. Legislative Obligations	0.194		0.179	
3. Accident Prevention	0.114		0.119	
4. TOTAL OVERHEAD EXPENSES	<u>0.929</u>	15%	<u>0.883</u>	14%
<b>C. UNFUNDED LIABILITY</b>				
	2.045	32%	2.154	34%
<b>D. (GAIN)/LOSS</b>	<u>0.208</u>	3%	<u>0.131</u>	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>6.34</u></u>	<u>100%</u>	<u><u>6.26</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 737: MILLWRIGHTING AND WELDING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.102		3.068	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.627)		(0.599)	
b. plus Transfer Charge	0.670		0.654	
3. NET NEW CLAIMS COST	3.145	50%	3.123	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.619		0.587	
2. Legislative Obligations	0.193		0.180	
3. Accident Prevention	0.113		0.119	
4. TOTAL OVERHEAD EXPENSES	0.926	15%	0.888	14%
<b>C. UNFUNDED LIABILITY</b>				
	2.038	32%	2.174	34%
<b>D. (GAIN)/LOSS</b>	0.207	3%	0.132	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>6.32</u>	<u>100%</u>	<u>6.32</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 741: MASONRY

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	5.513		5.503	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(1.048)		(1.063)	
b. plus Transfer Charge	1.190		1.173	
3. NET NEW CLAIMS COST	5.657	51%	5.613	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.986		0.937	
2. Legislative Obligations	0.310		0.289	
3. Accident Prevention	0.160		0.168	
4. TOTAL OVERHEAD EXPENSES	1.456	13%	1.394	13%
<b>C. UNFUNDED LIABILITY</b>				
	3.665	33%	3.907	35%
<b>D. (GAIN)/LOSS</b>	0.372	3%	0.237	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	11.15	100%	11.15	100%



# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 748: FORM WORK AND DEMOLITION

### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	7.904		7.893	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(1.425)		(1.453)	
b. plus Transfer Charge	1.706		1.682	
3. NET NEW CLAIMS COST	8.185	51%	8.122	51%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.356		1.289	
2. Legislative Obligations	0.427		0.397	
3. Accident Prevention	0.206		0.216	
4. TOTAL OVERHEAD EXPENSES	1.990	12%	1.902	12%
<b>C. UNFUNDED LIABILITY</b>				
	5.304	33%	5.653	35%
<b>D. (GAIN)/LOSS</b>				
	0.538	3%	0.342	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>16.02</b>	<b>100%</b>	<b>16.02</b>	<b>100%</b>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 751: SIDING AND OUTSIDE FINISHING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	4.136		4.193	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.542)		(0.635)	
b. plus Transfer Charge	0.893		0.893	
3. NET NEW CLAIMS COST	<u>4.488</u>	50%	<u>4.452</u>	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.815		0.774	
2. Legislative Obligations	0.255		0.238	
3. Accident Prevention	0.138		0.145	13%
4. TOTAL OVERHEAD EXPENSES	<u>1.209</u>	14%	<u>1.158</u>	
<b>C. UNFUNDED LIABILITY</b>				
	2.908	33%	3.098	35%
<b>D. (GAIN)/LOSS</b>	<u>0.295</u>	3%	<u>0.188</u>	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>8.90</u></u>	<u>100%</u>	<u><u>8.90</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 764: HOMEBUILDING

#### (CLASS G : CONSTRUCTION)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	4.167		4.321	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.634)		(0.624)	
b. plus Transfer Charge	0.900		0.921	
3. NET NEW CLAIMS COST	4.433	50%	4.618	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.808		0.797	
2. Legislative Obligations	0.252		0.247	
3. Accident Prevention	0.137		0.148	
4. TOTAL OVERHEAD EXPENSES	1.198	14%	1.191	13%
<b>C. UNFUNDED LIABILITY</b>				
	2.872	33%	3.214	35%
<b>D. (GAIN)/LOSS</b>	0.292	3%	0.195	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	8.80	100%	9.22	100%

## 2008 PREMIUM RATE COMPONENTS

### CLASS G : CONSTRUCTION

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.928		2.946	
2. Second Injury Enhancement Fund (SIEF)	(0.571)		(0.566)	
a. minus Relief	0.632		0.628	
b. plus Transfer Charge	2.990	50%	3.008	49%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.596		0.572	
2. Legislative Obligations	0.187		0.176	
3. Accident Prevention	0.110		0.117	
4. TOTAL OVERHEAD EXPENSES	0.892	15%	0.864	14%
<b>C. UNFUNDED LIABILITY</b>				
	1.937	32%	2.094	34%
<b>D. (GAIN)/LOSS</b>	0.197	3%	0.127	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	6.02	100%	6.09	100%

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.575	0.594	1.021	0.104	3.29
707	MECHANICAL AND SHEET METAL WORK	1.954	0.674	1.266	0.129	4.02
711	ROADBUILDING AND EXCAVATING	2.226	0.732	1.442	0.147	4.55
719	INSIDE FINISHING	3.369	0.973	2.183	0.222	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.125	0.711	1.377	0.140	4.35
728	ROOFING	6.607	1.656	4.281	0.435	12.98
732	HEAVY CIVIL CONSTRUCTION	3.156	0.929	2.045	0.208	6.34
737	MILLWRIGHTING AND WELDING	3.145	0.926	2.038	0.207	6.32
741	MASONRY	5.657	1.456	3.665	0.372	11.15
748	FORM WORK AND DEMOLITION	8.185	1.990	5.304	0.538	16.02
751	SIDING AND OUTSIDE FINISHING	4.488	1.209	2.908	0.295	8.90
764	HOMEBUILDING	4.433	1.198	2.872	0.292	8.80
CLASS: G	CONSTRUCTION	2.990	0.892	1.937	0.197	6.02





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6H**

---

*Class H –  
Government and  
Related Services*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 810: SCHOOL BOARDS

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$624,233,483	\$64,600	\$33,670	18,540	230	1.24%
2003	\$541,398,859	\$65,600	\$30,234	17,907	225	1.26%
2004	\$514,365,710	\$66,800	\$33,586	15,315	185	1.21%
2005	\$548,687,168	\$67,700	\$34,656	15,832	169	1.07%
2006	\$562,674,915	\$69,400	\$32,882	17,112	222	1.30%
2007	\$592,347,293	\$71,800	\$33,869	17,489	203	1.16%
2008	\$623,792,646	\$73,300	\$34,961	17,842	213	1.19%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 817: EDUCATIONAL FACILITIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$3,293,621,840	\$64,600	\$33,378	98,676	578	0.59%
2003	\$3,548,182,264	\$65,600	\$35,594	99,685	563	0.56%
2004	\$3,818,073,013	\$66,800	\$36,112	105,729	575	0.54%
2005	\$4,023,617,519	\$67,700	\$36,686	109,677	538	0.49%
2006	\$4,250,613,133	\$69,400	\$37,240	114,141	525	0.46%
2007	\$4,474,767,077	\$71,800	\$38,358	116,657	495	0.42%
2008	\$4,712,314,597	\$73,300	\$39,595	119,013	493	0.41%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$246,585,042	\$64,600	\$37,635	6,552	242	3.69%
2003	\$236,909,372	\$65,600	\$38,442	6,163	245	3.98%
2004	\$232,450,367	\$66,800	\$38,010	6,116	239	3.91%
2005	\$284,775,006	\$67,700	\$41,057	6,936	239	3.45%
2006	\$308,313,761	\$69,400	\$39,317	7,842	177	2.26%
2007	\$324,572,532	\$71,800	\$40,498	8,015	189	2.36%
2008	\$341,802,792	\$73,300	\$41,803	8,177	179	2.19%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 833: ELECTRIC POWER GENERATION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,151,010,548	\$64,600	\$58,707	19,606	116	0.59%
2003	\$1,154,630,067	\$65,600	\$58,954	19,585	97	0.50%
2004	\$1,142,833,599	\$66,800	\$62,067	18,413	69	0.37%
2005	\$1,175,633,903	\$67,700	\$59,947	19,611	71	0.36%
2006	\$1,220,069,231	\$69,400	\$61,001	20,001	80	0.40%
<hr/>						
2007	\$1,284,408,968	\$71,800	\$62,833	20,442	62	0.30%
2008	\$1,352,593,112	\$73,300	\$64,859	20,855	58	0.28%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$876,093,320	\$64,600	\$53,979	16,230	240	1.48%
2003	\$807,778,267	\$65,600	\$53,097	15,213	144	0.95%
2004	\$829,467,317	\$66,800	\$54,890	15,111	158	1.05%
2005	\$840,925,648	\$67,700	\$56,438	14,900	180	1.21%
2006	\$895,708,073	\$69,400	\$58,862	15,217	132	0.87%
2007	\$942,942,787	\$71,800	\$60,630	15,552	129	0.83%
2008	\$992,999,856	\$73,300	\$62,584	15,866	126	0.79%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 838: NATURAL GAS DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$277,144,263	\$64,600	\$46,739	5,930	54	0.91%
2003	\$252,530,452	\$65,600	\$49,688	5,082	43	0.85%
2004	\$254,223,233	\$66,800	\$53,633	4,740	41	0.86%
2005	\$265,002,349	\$67,700	\$53,283	4,973	44	0.88%
2006	\$277,015,667	\$69,400	\$55,800	4,964	41	0.83%
2007	\$291,623,949	\$71,800	\$57,476	5,073	40	0.79%
2008	\$307,105,100	\$73,300	\$59,329	5,176	39	0.75%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 845: LOCAL GOVERNMENT SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,210,214,213	\$64,600	\$37,099	32,621	778	2.38%
2003	\$1,250,935,111	\$65,600	\$38,707	32,318	741	2.29%
2004	\$1,242,887,773	\$66,800	\$38,345	32,413	713	2.20%
2005	\$1,294,202,387	\$67,700	\$39,757	32,553	711	2.18%
2006	\$1,360,600,752	\$69,400	\$41,567	32,733	709	2.17%
2007	\$1,432,351,348	\$71,800	\$42,815	33,455	682	2.04%
2008	\$1,508,389,163	\$73,300	\$44,196	34,130	706	2.07%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 851: HOMES FOR NURSING CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,327,141,887	\$64,600	\$26,034	50,977	2,279	4.47%
2003	\$1,532,210,636	\$65,600	\$27,168	56,398	2,388	4.23%
2004	\$1,732,851,487	\$66,800	\$28,062	61,751	2,587	4.19%
2005	\$1,822,132,890	\$67,700	\$28,973	62,891	2,471	3.93%
2006	\$1,929,706,647	\$69,400	\$30,058	64,199	2,336	3.64%
2007	\$2,031,468,756	\$71,800	\$30,961	65,614	2,254	3.44%
2008	\$2,139,311,322	\$73,300	\$31,959	66,939	2,279	3.40%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$197,056,703	\$64,600	\$20,724	9,509	268	2.82%
2003	\$202,308,569	\$65,600	\$21,878	9,247	305	3.30%
2004	\$206,755,185	\$66,800	\$20,913	9,886	343	3.47%
2005	\$266,562,645	\$67,700	\$21,775	12,242	312	2.55%
2006	\$290,882,425	\$69,400	\$22,550	12,899	324	2.51%
2007	\$306,221,963	\$71,800	\$23,227	13,183	322	2.44%
2008	\$322,478,065	\$73,300	\$23,976	13,450	325	2.42%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 853: HOSPITALS \*

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$8,634,017,421	\$64,600	\$39,121	220,700	4,285	1.94%
2003	\$9,210,054,560	\$65,600	\$41,197	223,561	4,445	1.99%
2004	\$9,837,104,214	\$66,800	\$42,532	231,287	4,227	1.83%
2005	\$10,243,896,698	\$67,700	\$44,096	232,309	4,331	1.86%
2006	\$10,833,610,449	\$69,400	\$44,826	241,681	4,401	1.82%
2007	\$11,404,915,444	\$71,800	\$46,172	247,009	4,327	1.75%
2008	\$12,010,356,873	\$73,300	\$47,661	251,996	4,248	1.69%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2008 Premium Rate.

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 857: NURSING SERVICES

##### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$765,445,174	\$64,600	\$22,315	34,302	836	2.44%
2003	\$797,230,291	\$65,600	\$23,796	33,503	951	2.84%
2004	\$836,396,209	\$66,800	\$24,054	34,772	864	2.48%
2005	\$902,291,901	\$67,700	\$25,193	35,815	951	2.66%
2006	\$971,052,851	\$69,400	\$25,792	37,649	982	2.61%
2007	\$1,022,260,834	\$71,800	\$26,566	38,479	965	2.51%
2008	\$1,076,528,581	\$73,300	\$27,423	39,256	945	2.41%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 858: GROUP HOMES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$446,766,666	\$64,600	\$29,774	15,005	611	4.07%
2003	\$467,336,988	\$65,600	\$30,792	15,177	736	4.85%
2004	\$497,319,988	\$66,800	\$31,643	15,717	665	4.23%
2005	\$510,679,996	\$67,700	\$32,613	15,659	712	4.55%
2006	\$538,149,727	\$69,400	\$32,745	16,435	590	3.59%
2007	\$566,528,782	\$71,800	\$33,728	16,797	631	3.76%
2008	\$596,603,533	\$73,300	\$34,816	17,136	649	3.79%



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES \*

##### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$8,634,017,421	\$64,600	\$39,121	220,700	4,285	1.94%
2003	\$9,210,054,560	\$65,600	\$41,197	223,561	4,445	1.99%
2004	\$9,837,104,214	\$66,800	\$42,532	231,287	4,227	1.83%
2005	\$10,243,896,698	\$67,700	\$44,096	232,309	4,331	1.86%
2006	\$10,833,610,449	\$69,400	\$44,826	241,681	4,401	1.82%
2007	\$11,404,915,444	\$71,800	\$46,172	247,009	4,327	1.75%
2008	\$12,010,356,873	\$73,300	\$47,661	251,996	4,248	1.69%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2008 Premium Rate.



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,292,303,519	\$64,600	\$33,081	39,065	351	0.90%
2003	\$1,406,411,115	\$65,600	\$35,213	39,940	355	0.89%
2004	\$1,393,087,550	\$66,800	\$35,987	38,711	312	0.81%
2005	\$1,467,337,412	\$67,700	\$36,634	40,054	331	0.83%
2006	\$1,576,025,661	\$69,400	\$38,227	41,228	309	0.75%
2007	\$1,659,136,581	\$71,800	\$39,375	42,137	301	0.71%
2008	\$1,747,213,518	\$73,300	\$40,644	42,988	305	0.71%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS H : GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$20,341,634,079	\$64,600	\$35,831	567,713	10,868	1.91%
2003	\$21,407,916,551	\$65,600	\$37,310	573,779	11,238	1.96%
2004	\$22,537,815,645	\$66,800	\$38,202	589,961	10,978	1.86%
2005	\$23,645,745,522	\$67,700	\$39,184	603,452	11,060	1.83%
2006	\$25,014,423,292	\$69,400	\$39,953	626,101	10,828	1.73%
2007	\$26,333,546,316	\$71,800	\$41,152	639,903	10,600	1.66%
2008	\$27,731,489,157	\$73,300	\$42,479	652,824	10,565	1.62%

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	<u>Description</u>	<u>2008 New Claims Cost</u>		2008 Premium Rate (\$)
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	
810	SCHOOL BOARDS	63%	8,705	0.77
817	EDUCATIONAL FACILITIES	89%	12,442	0.34
830	POWER AND TELECOMMUNICATION LINES	230%	31,983	4.30
833	ELECTRIC POWER GENERATION	371%	51,544	0.75
835	OIL, POWER AND WATER DISTRIBUTION	174%	24,201	1.01
838	NATURAL GAS DISTRIBUTION	100%	13,915	0.49
845	LOCAL GOVERNMENT SERVICES	112%	15,510	1.74
851	HOMES FOR NURSING CARE	92%	12,818	2.69
852	HOMES FOR RESIDENTIAL CARE	104%	14,518	3.06
853	HOSPITALS	90%	12,471	0.94
857	NURSING SERVICES	118%	16,395	2.74
858	GROUP HOMES	95%	13,194	2.99
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0%	12,471	0.94
875	PROFESSIONAL OFFICES AND AGENCIES	112%	15,521	0.67
<b>CLASS: H</b>	<b>GOVERNMENT AND RELATED SERVICES</b>		<b>13,909</b>	<b>1.16</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 810: SCHOOL BOARDS

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.133</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.041</b>
<b>B.3 Accident Prevention</b>	ESAO	<b>0.053</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.228</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 817: EDUCATIONAL FACILITIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.057
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.018</b>
B.3 Accident Prevention	ESAO	0.033
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.108</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.415**

**B.2 Legislative Obligations**

WSIAT		0.020
Office of Worker Advisor		0.010
Office of Employer Advisor		0.003
OHSA		0.091
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.004

**Sub-Total**

**0.128**

**B.3 Accident Prevention**

**EUSA**

**0.598**

**B.4 TOTAL OVERHEAD EXPENSES**

**1.143**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 833: ELECTRIC POWER GENERATION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.125</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.011</b>
<b>B.3 Accident Prevention</b>	<b>EUSA</b>	<b>0.189</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.327</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.147**

**B.2 Legislative Obligations**

WSIAT		0.007
Office of Worker Advisor		0.004
Office of Employer Advisor		0.001
OHSA		0.032
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.002

**Sub-Total**

**0.046**

**B.3 Accident Prevention**

**EUSA**

**0.215**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.408**

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 838: NATURAL GAS DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.087</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.026</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.021</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.135</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 845: LOCAL GOVERNMENT SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.268</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.084</b>
<b>B.3 Accident Prevention</b>	<b>MHSA</b>	<b>0.038</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.390</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 851: HOMES FOR NURSING CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.338</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
<b>B.3 Accident Prevention</b>	OSACH	<b>0.028</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.472</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.366</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.113</b>
<b>B.3 Accident Prevention</b>	OSACH	<b>0.031</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.511</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 853: HOSPITALS

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.171
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.052
B.3 Accident Prevention	OSACH	0.015
B.4 TOTAL OVERHEAD EXPENSES		0.240

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 857: NURSING SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.342**

**B.2 Legislative Obligations**

WSIAT		0.017
Office of Worker Advisor		0.009
Office of Employer Advisor		0.002
OHSA		0.075
Mine Rescue		0.000
Program Administration		0.000
Institute of Work & Health		0.003

**Sub-Total**

**0.106**

**B.3 Accident Prevention**

**OSACH**

**0.029**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.478**

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 858: GROUP HOMES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.361</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.111</b>
<b>B.3 Accident Prevention</b>	<b>OSACH</b>	<b>0.031</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.504</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.171</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.052</b>
<b>B.3 Accident Prevention</b>	<b>OSACH</b>	<b>0.015</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.240</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.123
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.038
B.3 Accident Prevention	OSACH	0.014
B.4 TOTAL OVERHEAD EXPENSES		0.175

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS H : GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
--------------------------------	------------------------------------	---------------------------

**B.1 WSIB Administrative**

**0.178**

**B.2 Legislative Obligations**

WSIAT

0.009

Office of Worker Advisor

0.004

Office of Employer Advisor

0.001

OHSA

0.038

Mine Rescue

0.000

Program Administration

0.000

Institute of Work & Health

0.002

**Sub-Total**

**0.053**

**B.3 Accident Prevention**

-

**0.045**

**B.4 TOTAL OVERHEAD EXPENSES**

**0.277**

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 810: SCHOOL BOARDS

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.302		0.296	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.066)		(0.069)	
b. plus Transfer Charge	0.065		0.063	
3. NET NEW CLAIMS COST	0.301	39%	0.290	38%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.133		0.125	
2. Legislative Obligations	0.041		0.037	
3. Accident Prevention	0.053		0.056	29%
4. TOTAL OVERHEAD EXPENSES	0.228	30%	0.219	27%
<b>C. UNFUNDED LIABILITY</b>				
	0.195	25%	0.202	6%
<b>D. (GAIN)/LOSS</b>	0.045		0.044	
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.77	100%	0.76	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 817: EDUCATIONAL FACILITIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.132		0.135	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.032)		(0.036)	
b. plus Transfer Charge	0.029		0.029	
3. NET NEW CLAIMS COST	0.129	38%	0.129	37%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.057		0.055	
2. Legislative Obligations	0.018		0.017	
3. Accident Prevention	0.033		0.035	
4. TOTAL OVERHEAD EXPENSES	0.108	32%	0.107	31%
<b>C. UNFUNDED LIABILITY</b>				
	0.084	25%	0.090	26%
<b>D. (GAIN)/LOSS</b>	0.020	6%	0.020	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.34	100%	0.35	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.700		1.648	
2. Second Injury Enhancement Fund (SIEF)	(0.313)		(0.292)	
a. minus Relief	0.367		0.351	
b. plus Transfer Charge	1.755	41%	1.708	40%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.415		0.390	
2. Legislative Obligations	0.128		0.119	
3. Accident Prevention	0.598		0.634	27%
4. TOTAL OVERHEAD EXPENSES	1.143	27%	1.143	
<b>C. UNFUNDED LIABILITY</b>				
	1.137	26%	1.189	28%
<b>D. (GAIN)/LOSS</b>				
	0.262	6%	0.256	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	4.30	100%	4.30	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 833: ELECTRIC POWER GENERATION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.224		0.224	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.036)		(0.046)	
b. plus Transfer Charge	0.048		0.048	
3. NET NEW CLAIMS COST	0.237	32%	0.226	31%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.125		0.116	
2. Legislative Obligations	0.011		0.010	
3. Accident Prevention	0.189		0.198	
4. TOTAL OVERHEAD EXPENSES	0.327	44%	0.325	44%
<b>C. UNFUNDED LIABILITY</b>				
	0.154	21%	0.158	21%
<b>D. (GAIN)/LOSS</b>	0.036	5%	0.034	5%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.75	100%	0.74	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.312		0.301	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.047)		(0.042)	
b. plus Transfer Charge	0.067		0.064	
3. NET NEW CLAIMS COST	<u>0.332</u>	33%	<u>0.324</u>	32%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.147		0.139	
2. Legislative Obligations	0.046		0.041	
3. Accident Prevention	0.215		0.226	
4. TOTAL OVERHEAD EXPENSES	<u>0.408</u>	40%	<u>0.408</u>	40%
<b>C. UNFUNDED LIABILITY</b>				
	0.215	21%	0.225	22%
<b>D. (GAIN)/LOSS</b>	<u>0.050</u>	5%	<u>0.049</u>	5%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.01</u>	<u>100%</u>	<u>1.01</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 838: NATURAL GAS DISTRIBUTION

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.179		0.159	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.023)		(0.019)	
b. plus Transfer Charge	0.039		0.034	
3. NET NEW CLAIMS COST	0.196	40%	0.174	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.087		0.075	
2. Legislative Obligations	0.026		0.023	
3. Accident Prevention	0.021		0.020	
4. TOTAL OVERHEAD EXPENSES	0.135	28%	0.118	27%
<b>C. UNFUNDED LIABILITY</b>				
	0.127	26%	0.121	28%
<b>D. (GAIN)/LOSS</b>	0.030	6%	0.026	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.49	100%	0.44	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 845: LOCAL GOVERNMENT SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.737		0.713	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.145)		(0.141)	
b. plus Transfer Charge	0.159		0.152	
3. NET NEW CLAIMS COST	0.751	43%	0.724	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.268		0.252	
2. Legislative Obligations	0.084		0.076	
3. Accident Prevention	0.038		0.036	
4. TOTAL OVERHEAD EXPENSES	0.390	22%	0.365	21%
<b>C. UNFUNDED LIABILITY</b>				
	0.487	28%	0.504	30%
<b>D. (GAIN)/LOSS</b>				
	0.112	6%	0.109	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.74	100%	1.70	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 851: HOMES FOR NURSING CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.386		1.364	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.452)		(0.440)	
b. plus Transfer Charge	0.299		0.291	
3. NET NEW CLAIMS COST	<u>1.234</u>	46%	<u>1.215</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.338		0.320	
2. Legislative Obligations	0.106		0.098	
3. Accident Prevention	0.028		0.030	
4. TOTAL OVERHEAD EXPENSES	<u>0.472</u>	18%	<u>0.449</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.800	30%	0.846	31%
<b>D. (GAIN)/LOSS</b>	<u>0.184</u>	7%	<u>0.182</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.69</u></u>	<u>100%</u>	<u><u>2.69</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.485		1.459	
2. Second Injury Enhancement Fund (SIEF)	(0.387)		(0.376)	
a. minus Relief	0.321		0.311	
b. plus Transfer Charge	1.419	46%	1.394	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.366		0.345	
2. Legislative Obligations	0.113		0.105	
3. Accident Prevention	0.031		0.033	16%
4. TOTAL OVERHEAD EXPENSES	0.511	17%	0.485	
<b>C. UNFUNDED LIABILITY</b>				
	0.920	30%	0.970	32%
<b>D. (GAIN)/LOSS</b>	0.212	7%	0.209	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.06	100%	3.06	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 853: HOSPITALS \*

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.448		0.442	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.157)		(0.155)	
b. plus Transfer Charge	0.097		0.094	
3. NET NEW CLAIMS COST	<u>0.387</u>	41%	<u>0.382</u>	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.171		0.163	
2. Legislative Obligations	0.052		0.049	
3. Accident Prevention	0.015		0.016	
4. TOTAL OVERHEAD EXPENSES	<u>0.240</u>	26%	<u>0.230</u>	24%
<b>C. UNFUNDED LIABILITY</b>				
	0.251	27%	0.266	28%
<b>D. (GAIN)/LOSS</b>	<u>0.058</u>	6%	<u>0.057</u>	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>0.94</u></u>	<u>100%</u>	<u><u>0.94</u></u>	<u>100%</u>

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2008 premium rate.

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 857: NURSING SERVICES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.461		1.372	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.520)		(0.481)	
b. plus Transfer Charge	0.315		0.292	
3. NET NEW CLAIMS COST	1.257	46%	1.184	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.342		0.316	
2. Legislative Obligations	0.106		0.096	
3. Accident Prevention	0.029		0.030	
4. TOTAL OVERHEAD EXPENSES	0.478	17%	0.443	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.814	30%	0.825	31%
<b>D. (GAIN)/LOSS</b>	0.188	7%	0.177	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.74	100%	2.63	100%



# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 858: GROUP HOMES

### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.457		1.361	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.391)		(0.361)	
b. plus Transfer Charge	0.314		0.290	
3. NET NEW CLAIMS COST	<u>1.381</u>	46%	<u>1.290</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.361		0.331	
2. Legislative Obligations	0.111		0.102	
3. Accident Prevention	0.031		0.031	
4. TOTAL OVERHEAD EXPENSES	<u>0.504</u>	17%	<u>0.464</u>	16%
<b>C. UNFUNDED LIABILITY</b>				
	0.895	30%	0.898	32%
<b>D. (GAIN)/LOSS</b>	<u>0.206</u>	7%	<u>0.193</u>	7%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.99</u></u>	<u>100%</u>	<u><u>2.85</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES \*

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.448		0.442	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.157)		(0.155)	
b. plus Transfer Charge	0.097		0.094	
3. NET NEW CLAIMS COST	<u>0.387</u>	41%	<u>0.382</u>	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.171		0.163	
2. Legislative Obligations	0.052		0.049	
3. Accident Prevention	0.015		0.016	
4. TOTAL OVERHEAD EXPENSES	<u>0.240</u>	26%	<u>0.230</u>	24%
<b>C. UNFUNDED LIABILITY</b>				
	0.251	27%	0.266	28%
<b>D. (GAIN)/LOSS</b>	<u>0.058</u>	6%	<u>0.057</u>	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>0.94</u>	<u>100%</u>	<u>0.94</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

#### (CLASS H : GOVERNMENT AND RELATED SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.275		0.263	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.057)		(0.055)	
b. plus Transfer Charge	0.059		0.056	
3. NET NEW CLAIMS COST	0.277	41%	0.265	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.123		0.113	
2. Legislative Obligations	0.038		0.034	
3. Accident Prevention	0.014		0.014	
4. TOTAL OVERHEAD EXPENSES	0.175	26%	0.162	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.180	27%	0.184	28%
<b>D. (GAIN)/LOSS</b>	0.042	6%	0.040	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.67	100%	0.65	100%

## 2008 PREMIUM RATE COMPONENTS

### CLASS H : GOVERNMENT AND RELATED SERVICES

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.538		0.524	
2. Second Injury Enhancement Fund (SIEF)	(0.162)		(0.158)	
a. minus Relief	0.116		0.112	
b. plus Transfer Charge	0.492	42%	0.478	42%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.178		0.168	
2. Legislative Obligations	0.053		0.049	
3. Accident Prevention	0.045		0.048	
4. TOTAL OVERHEAD EXPENSES	0.277	24%	0.266	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.319	28%	0.333	29%
<b>D. (GAIN)/LOSS</b>	0.074	6%	0.072	6%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.16</u>	<u>100%</u>	<u>1.15</u>	<u>100%</u>

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost (\$)</u>	<u>Overhead (\$)</u>	<u>Unfunded Liability (\$)</u>	<u>(Gain)/Loss (\$)</u>	<u>2008 Premium Rate (\$)</u>
810	SCHOOL BOARDS	0.301	0.228	0.195	0.045	0.77
817	EDUCATIONAL FACILITIES	0.129	0.108	0.084	0.020	0.34
830	POWER AND TELECOMMUNICATION LINES	1.755	1.143	1.137	0.262	4.30
833	ELECTRIC POWER GENERATION	0.237	0.327	0.154	0.036	0.75
835	OIL, POWER AND WATER DISTRIBUTION	0.332	0.408	0.215	0.050	1.01
838	NATURAL GAS DISTRIBUTION	0.196	0.135	0.127	0.030	0.49
845	LOCAL GOVERNMENT SERVICES	0.751	0.390	0.487	0.112	1.74
851	HOMES FOR NURSING CARE	1.234	0.472	0.800	0.184	2.69
852	HOMES FOR RESIDENTIAL CARE	1.419	0.511	0.920	0.212	3.06
853	HOSPITALS	0.387	0.240	0.251	0.058	0.94
857	NURSING SERVICES	1.257	0.478	0.814	0.188	2.74
858	GROUP HOMES	1.381	0.504	0.895	0.206	2.99
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.387	0.240	0.251	0.058	0.94
875	PROFESSIONAL OFFICES AND AGENCIES	0.277	0.175	0.180	0.042	0.67
CLASS: H	GOVERNMENT AND RELATED SERVICES	0.492	0.277	0.319	0.074	1.16





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 6I**

---

*Class I –  
Other Services*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$457,197,127	\$64,600	\$28,621	15,974	312	1.95%
2003	\$482,349,792	\$65,600	\$27,462	17,564	318	1.81%
2004	\$513,092,804	\$66,800	\$28,481	18,015	301	1.67%
2005	\$536,209,484	\$67,700	\$27,832	19,266	299	1.55%
2006	\$564,881,948	\$69,400	\$27,760	20,349	274	1.35%
2007	\$587,038,689	\$71,800	\$28,648	20,491	252	1.23%
2008	\$611,629,750	\$73,300	\$29,515	20,723	232	1.12%

**2008 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 908: OTHER REAL ESTATE SERVICES**

**(CLASS I : OTHER SERVICES)**

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$632,547,707	\$64,600	\$30,179	20,960	246	1.17%
2003	\$674,092,981	\$65,600	\$30,517	22,089	263	1.19%
2004	\$717,690,183	\$66,800	\$32,307	22,215	237	1.07%
2005	\$733,478,049	\$67,700	\$31,859	23,023	253	1.10%
2006	\$768,104,589	\$69,400	\$33,097	23,208	223	0.96%
2007	\$798,232,467	\$71,800	\$34,156	23,370	216	0.92%
2008	\$831,670,439	\$73,300	\$35,189	23,635	207	0.88%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$595,161,586	\$64,600	\$24,088	24,708	488	1.98%
2003	\$651,173,764	\$65,600	\$24,208	26,899	533	1.98%
2004	\$715,201,468	\$66,800	\$25,356	28,206	486	1.72%
2005	\$742,018,552	\$67,700	\$26,601	27,894	520	1.86%
2006	\$770,508,129	\$69,400	\$27,510	28,008	458	1.64%
2007	\$800,730,283	\$71,800	\$28,390	28,204	440	1.56%
2008	\$834,272,889	\$73,300	\$29,249	28,523	423	1.48%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 919: RESTAURANTS AND CATERING

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$4,264,653,700	\$64,600	\$16,932	251,869	5,975	2.37%
2003	\$4,341,556,602	\$65,600	\$17,099	253,907	5,282	2.08%
2004	\$4,598,263,065	\$66,800	\$17,449	263,526	5,040	1.91%
2005	\$4,734,171,300	\$67,700	\$17,850	265,220	4,881	1.84%
2006	\$4,860,475,274	\$69,400	\$18,486	262,927	4,892	1.86%
2007	\$5,051,120,935	\$71,800	\$19,078	264,766	4,296	1.62%
2008	\$5,262,712,481	\$73,300	\$19,655	267,760	4,063	1.52%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 921: HOTELS, MOTELS AND CAMPING

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$643,987,336	\$64,600	\$21,115	30,499	922	3.02%
2003	\$643,966,899	\$65,600	\$22,072	29,176	759	2.60%
2004	\$708,371,533	\$66,800	\$22,525	31,448	796	2.53%
2005	\$736,763,584	\$67,700	\$23,299	31,622	844	2.67%
2006	\$792,777,235	\$69,400	\$22,917	34,593	828	2.39%
2007	\$823,872,865	\$71,800	\$23,650	34,835	781	2.24%
2008	\$858,384,914	\$73,300	\$24,366	35,229	751	2.13%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 923: JANITORIAL SERVICES

##### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$594,830,125	\$64,600	\$20,382	29,184	736	2.52%
2003	\$638,759,303	\$65,600	\$20,162	31,681	725	2.29%
2004	\$680,325,157	\$66,800	\$19,762	34,426	786	2.28%
2005	\$711,818,975	\$67,700	\$21,517	33,082	814	2.46%
2006	\$762,115,759	\$69,400	\$21,125	36,076	779	2.16%
2007	\$792,008,733	\$71,800	\$21,801	36,328	769	2.12%
2008	\$825,185,993	\$73,300	\$22,460	36,739	755	2.06%

**2008 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR**

**(CLASS I : OTHER SERVICES)**

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$619,172,350	\$64,600	\$18,603	33,283	2,019	6.07%
2003	\$711,671,923	\$65,600	\$19,572	36,362	1,885	5.18%
2004	\$869,355,804	\$66,800	\$19,585	44,389	2,292	5.16%
2005	\$924,190,301	\$67,700	\$20,476	45,135	2,315	5.13%
2006	\$938,928,671	\$69,400	\$21,202	44,285	2,001	4.52%
2007	\$975,756,896	\$71,800	\$21,881	44,595	1,878	4.21%
2008	\$1,016,631,370	\$73,300	\$22,542	45,099	1,778	3.94%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$341,979,120	\$64,600	\$27,954	12,234	352	2.88%
2003	\$350,727,824	\$65,600	\$26,926	13,026	353	2.71%
2004	\$385,900,091	\$66,800	\$29,629	13,024	323	2.48%
2005	\$389,313,682	\$67,700	\$30,635	12,708	284	2.23%
2006	\$376,342,709	\$69,400	\$29,517	12,750	291	2.28%
2007	\$391,104,250	\$71,800	\$30,462	12,839	256	1.99%
2008	\$407,487,614	\$73,300	\$31,383	12,984	241	1.86%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$803,889,561	\$64,600	\$26,489	30,348	611	2.01%
2003	\$817,455,943	\$65,600	\$26,500	30,847	604	1.96%
2004	\$885,533,884	\$66,800	\$26,107	33,919	623	1.84%
2005	\$909,388,549	\$67,700	\$27,801	32,711	548	1.68%
2006	\$925,393,716	\$69,400	\$26,680	34,685	540	1.56%
2007	\$961,691,050	\$71,800	\$27,534	34,928	501	1.43%
2008	\$1,001,976,306	\$73,300	\$28,367	35,323	472	1.34%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 944: PERSONAL SERVICES

##### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$268,343,961	\$64,600	\$20,053	13,382	235	1.76%
2003	\$278,869,807	\$65,600	\$21,273	13,109	239	1.82%
2004	\$292,742,241	\$66,800	\$21,526	13,599	244	1.79%
2005	\$302,295,410	\$67,700	\$21,106	14,323	300	2.09%
2006	\$305,506,953	\$69,400	\$22,191	13,767	216	1.57%
2007	\$317,490,056	\$71,800	\$22,901	13,863	236	1.70%
2008	\$330,789,720	\$73,300	\$23,594	14,020	235	1.68%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$2,976,102,325	\$64,600	\$30,740	96,815	196	0.20%
2003	\$3,145,280,740	\$65,600	\$27,953	112,520	194	0.17%
2004	\$3,371,421,044	\$66,800	\$29,271	115,180	136	0.12%
2005	\$3,675,092,631	\$67,700	\$29,736	123,591	194	0.16%
2006	\$4,144,406,936	\$69,400	\$29,370	141,110	150	0.11%
2007	\$4,306,965,771	\$71,800	\$30,310	142,097	140	0.10%
2008	\$4,487,384,644	\$73,300	\$31,227	143,704	125	0.09%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$5,179,614,701	\$64,600	\$31,516	164,349	579	0.35%
2003	\$5,537,163,433	\$65,600	\$31,198	177,485	632	0.36%
2004	\$6,048,518,278	\$66,800	\$32,153	188,117	652	0.35%
2005	\$6,304,265,439	\$67,700	\$32,839	191,975	647	0.34%
2006	\$6,844,497,286	\$69,400	\$31,729	215,718	583	0.27%
2007	\$7,112,963,565	\$71,800	\$32,745	217,227	590	0.27%
2008	\$7,410,925,735	\$73,300	\$33,735	219,683	560	0.25%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$864,543,538	\$64,600	\$34,763	24,870	275	1.11%
2003	\$830,248,681	\$65,600	\$35,778	23,206	223	0.96%
2004	\$857,812,459	\$66,800	\$34,040	25,200	243	0.96%
2005	\$928,378,718	\$67,700	\$38,165	24,325	218	0.90%
2006	\$912,906,585	\$69,400	\$34,193	26,699	211	0.79%
2007	\$948,714,128	\$71,800	\$35,287	26,886	196	0.73%
2008	\$988,455,780	\$73,300	\$36,354	27,190	183	0.67%



# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 975: LINEN AND LAUNDRY SERVICES

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$232,340,656	\$64,600	\$26,901	8,637	236	2.73%
2003	\$236,742,204	\$65,600	\$28,592	8,280	231	2.79%
2004	\$245,069,734	\$66,800	\$28,467	8,609	261	3.03%
2005	\$253,218,941	\$67,700	\$28,893	8,764	204	2.33%
2006	\$253,782,545	\$69,400	\$29,263	8,672	219	2.53%
2007	\$263,736,827	\$71,800	\$30,200	8,733	205	2.35%
2008	\$274,784,767	\$73,300	\$31,113	8,831	199	2.25%

# 2008 PREMIUM RATES

## 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

#### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$750,608,782	\$64,600	\$28,281	26,541	214	0.81%
2003	\$791,211,249	\$65,600	\$26,552	29,799	193	0.65%
2004	\$813,282,429	\$66,800	\$30,520	26,648	163	0.61%
2005	\$829,160,665	\$67,700	\$30,626	27,074	156	0.58%
2006	\$877,634,258	\$69,400	\$29,976	29,278	145	0.50%
2007	\$912,058,291	\$71,800	\$30,935	29,483	129	0.44%
2008	\$950,264,430	\$73,300	\$31,871	29,816	116	0.39%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### RATE GROUP 983: COMMUNICATIONS INDUSTRIES

##### (CLASS I : OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$1,103,478,354	\$64,600	\$41,726	26,446	128	0.48%
2003	\$1,042,639,005	\$65,600	\$43,267	24,098	93	0.39%
2004	\$1,152,645,002	\$66,800	\$42,328	27,231	84	0.31%
2005	\$1,238,527,307	\$67,700	\$42,184	29,360	114	0.39%
2006	\$1,279,647,105	\$69,400	\$42,148	30,361	124	0.41%
2007	\$1,329,839,556	\$71,800	\$43,497	30,573	106	0.35%
2008	\$1,385,546,559	\$73,300	\$44,812	30,919	103	0.33%

## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### CLASS I : OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$20,328,450,929	\$64,600	\$25,094	810,099	13,524	1.67%
2003	\$21,173,910,150	\$65,600	\$24,909	850,048	12,527	1.47%
2004	\$22,855,225,176	\$66,800	\$25,572	893,752	12,667	1.42%
2005	\$23,948,291,587	\$67,700	\$26,315	910,073	12,591	1.38%
2006	\$25,377,909,698	\$69,400	\$26,367	962,486	11,934	1.24%
2007	\$26,373,324,364	\$71,800	\$27,211	969,218	10,991	1.13%
2008	\$27,478,103,391	\$73,300	\$28,034	980,179	10,443	1.07%



## 2008 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2008 New Claims Cost		2008 Premium Rate (\$)
		Cost Index *	Cost per LTI (\$)	
905	APARTMENT AND CONDOMINIUM SERVICES	221%	30,771	2.49
908	OTHER REAL ESTATE SERVICES	144%	19,936	1.23
911	SECURITY AND INVESTIGATION SERVICES	96%	13,346	1.52
919	RESTAURANTS AND CATERING	68%	9,453	1.65
921	HOTELS, MOTELS AND CAMPING	102%	14,189	2.68
923	JANITORIAL SERVICES	133%	18,443	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	91%	12,618	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	153%	21,314	2.78
937	RECREATIONAL SERVICES AND FACILITIES	114%	15,837	1.67
944	PERSONAL SERVICES	136%	18,909	2.83
956	LEGAL AND FINANCIAL SERVICES	164%	22,765	0.17
958	TECHNICAL AND BUSINESS SERVICES	133%	18,447	0.36
962	ADVERTISING AND ENTERTAINMENT	145%	20,144	0.94
975	LINEN AND LAUNDRY SERVICES	164%	22,841	3.21
981	MEMBERSHIP ORGANIZATIONS	154%	21,459	0.62
983	COMMUNICATIONS INDUSTRIES	125%	17,421	0.30
<b>CLASS: I</b>	<b>OTHER SERVICES</b>		<b>13,893</b>	<b>1.17</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.334</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.102</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.039</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.476</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 908: OTHER REAL ESTATE SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.235</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.072</b>
<b>B.3 Accident Prevention</b>	IAPA	<b>0.027</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.335</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.258</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.012
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.030</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.369</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 919: RESTAURANTS AND CATERING

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.268</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.084</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.023</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.375</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 921: HOTELS, MOTELS AND CAMPING

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.348</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.108</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.032</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.490</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 923: JANITORIAL SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.404</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.126</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.048</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.579</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.498</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.003
	OHSA	0.111
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.157</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.060</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.714</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.356</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.016
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.109</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.033</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.500</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		<b>0.270</b>
<b>B.2</b> Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.085</b>
<b>B.3</b> Accident Prevention	OSSA	<b>0.023</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.377</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 944: PERSONAL SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.361</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.002
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.111</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.033</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.506</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.031</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.001
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.007
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.000
	<b>Sub-Total</b>	<b>0.010</b>
<b>B.3 Accident Prevention</b>	OSSA	<b>0.012</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.053</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.066</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.020</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.020</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.106</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.180</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.008
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.001
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.055</b>
<b>B.3 Accident Prevention</b>	<b>OSSA</b>	<b>0.017</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.253</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 975: LINEN AND LAUNDRY SERVICES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.389</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.122</b>
<b>B.3 Accident Prevention</b>	<b>IAPA</b>	<b>0.046</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.557</b>

## 2008 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.118</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.026
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.036</b>
<b>B.3 Accident Prevention</b>	<b>OSSA</b>	<b>0.015</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.170</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### RATE GROUP 983: COMMUNICATIONS INDUSTRIES

#### (CLASS I : OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.071</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.007</b>
<b>B.3 Accident Prevention</b>		<b>0.000</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.078</b>

## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### CLASS I : OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.176</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.038
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.054</b>
<b>B.3 Accident Prevention</b>	-	<b>0.022</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.251</b>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.199	
2. Second Injury Enhancement Fund (SIEF)	(0.244)		(0.257)	
a. minus Relief	0.256		0.256	
b. plus Transfer Charge	1.197	48%	1.198	48%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.334		0.318	
2. Legislative Obligations	0.102		0.096	
3. Accident Prevention	0.039		0.038	
4. TOTAL OVERHEAD EXPENSES	0.476	19%	0.454	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.775	31%	0.834	33%
<b>D. (GAIN)/LOSS</b>	0.040	2%	0.003	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.49</u>	<u>100%</u>	<u>2.49</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 908: OTHER REAL ESTATE SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.504		0.521	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.083)		(0.098)	
b. plus Transfer Charge	0.109		0.111	
3. NET NEW CLAIMS COST	0.530	43%	0.535	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.235		0.225	
2. Legislative Obligations	0.072		0.068	
3. Accident Prevention	0.027		0.027	
4. TOTAL OVERHEAD EXPENSES	0.335	27%	0.321	26%
<b>C. UNFUNDED LIABILITY</b>				
	0.344	28%	0.373	30%
<b>D. (GAIN)/LOSS</b>	0.018	1%	0.001	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>1.23</u>	<u>100%</u>	<u>1.23</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.687		0.718	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.151)		(0.184)	
b. plus Transfer Charge	0.148		0.153	
3. NET NEW CLAIMS COST	0.685	45%	0.688	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.258		0.246	
2. Legislative Obligations	0.080		0.075	
3. Accident Prevention	0.030		0.029	
4. TOTAL OVERHEAD EXPENSES	0.369	24%	0.351	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.444	29%	0.479	32%
<b>D. (GAIN)/LOSS</b>	0.023	2%	0.002	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.52	100%	1.52	100%



# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 919: RESTAURANTS AND CATERING

### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.741		0.743	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.145)		(0.141)	
b. plus Transfer Charge	0.160		0.158	
3. NET NEW CLAIMS COST	0.756	46%	0.761	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.268		0.256	
2. Legislative Obligations	0.084		0.078	
3. Accident Prevention	0.023		0.024	
4. TOTAL OVERHEAD EXPENSES	0.375	23%	0.360	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.490	30%	0.530	32%
<b>D. (GAIN)/LOSS</b>	0.026	2%	0.002	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.65	100%	1.65	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 921: HOTELS, MOTELS AND CAMPING

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.260		1.254	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.230)		(0.235)	
b. plus Transfer Charge	0.272		0.267	
3. NET NEW CLAIMS COST	<u>1.302</u>	49%	<u>1.287</u>	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.348		0.331	
2. Legislative Obligations	0.108		0.101	
3. Accident Prevention	0.032		0.033	
4. TOTAL OVERHEAD EXPENSES	<u>0.490</u>	18%	<u>0.465</u>	18%
<b>C. UNFUNDED LIABILITY</b>				
	0.844	31%	0.896	34%
<b>D. (GAIN)/LOSS</b>	<u>0.044</u>	2%	<u>0.003</u>	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.68</u></u>	<u>100%</u>	<u><u>2.65</u></u>	<u>100%</u>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 923: JANITORIAL SERVICES

### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate		Percentage of 2008		2007 Premium Rate		Percentage of 2007	
	Per \$100 Of	Insurable Earnings	Per \$100 Of	Premium Rate	Per \$100 Of	Insurable Earnings	Per \$100 Of	Premium Rate
<b>A. NEW CLAIMS COST</b>								
1. GROSS NEW CLAIMS COST	1.713		1.651					
2. Second Injury Enhancement Fund (SIEF)								
a. minus Relief	(0.401)		(0.399)					
b. plus Transfer Charge	0.370		0.352					
3. NET NEW CLAIMS COST	1.681	1.681	1.604	49%	1.604			49%
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.404		0.375					
2. Legislative Obligations	0.126		0.115					
3. Accident Prevention	0.048		0.046					
4. TOTAL OVERHEAD EXPENSES	0.579	0.579	0.536	17%	0.536			16%
<b>C. UNFUNDED LIABILITY</b>								
	1.090	1.090		32%	1.117			34%
<b>D. (GAIN)/LOSS</b>								
	0.057	0.057		2%	0.003			0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.41	3.41		100%	3.26			100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.240		2.253	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.403)		(0.412)	
b. plus Transfer Charge	0.484		0.480	
3. NET NEW CLAIMS COST	<u>2.321</u>	50%	<u>2.321</u>	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.498		0.476	
2. Legislative Obligations	0.157		0.145	
3. Accident Prevention	0.060		0.058	
4. TOTAL OVERHEAD EXPENSES	<u>0.714</u>	15%	<u>0.680</u>	15%
<b>C. UNFUNDED LIABILITY</b>				
	1.504	33%	1.616	35%
<b>D. (GAIN)/LOSS</b>	<u>0.078</u>	2%	<u>0.004</u>	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>4.62</u></u>	<u>100%</u>	<u><u>4.62</u></u>	<u>100%</u>



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.279		1.268	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.204)		(0.182)	
b. plus Transfer Charge	0.276		0.270	
3. NET NEW CLAIMS COST	1.353	49%	1.356	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.356		0.341	
2. Legislative Obligations	0.109		0.104	
3. Accident Prevention	0.033		0.034	
4. TOTAL OVERHEAD EXPENSES	0.500	18%	0.479	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.876	32%	0.944	34%
<b>D. (GAIN)/LOSS</b>	0.046	2%	0.003	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.78	100%	2.78	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.757		0.776	
2. Second Injury Enhancement Fund (SIEF)	(0.155)		(0.170)	
a. minus Relief	0.163		0.165	
b. plus Transfer Charge	0.766	46%	0.771	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.270		0.258	
2. Legislative Obligations	0.085		0.079	
3. Accident Prevention	0.023		0.024	
4. TOTAL OVERHEAD EXPENSES	0.377	23%	0.361	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.496	30%	0.537	32%
<b>D. (GAIN)/LOSS</b>	0.026	2%	0.002	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.67	100%	1.67	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 944: PERSONAL SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.363		1.369	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.275)		(0.280)	
b. plus Transfer Charge	0.294		0.292	
3. NET NEW CLAIMS COST	<u>1.384</u>	49%	<u>1.381</u>	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.361		0.344	
2. Legislative Obligations	0.111		0.104	
3. Accident Prevention	0.033		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.506</u>	18%	<u>0.483</u>	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.897	32%	0.961	34%
<b>D. (GAIN)/LOSS</b>	<u>0.047</u>	2%	<u>0.003</u>	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u><u>2.83</u></u>	<u>100%</u>	<u><u>2.83</u></u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.064		0.063	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.009)		(0.009)	
b. plus Transfer Charge	0.014		0.013	
3. NET NEW CLAIMS COST	<u>0.070</u>	41%	<u>0.068</u>	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.031		0.028	
2. Legislative Obligations	0.010		0.009	
3. Accident Prevention	0.012		0.012	
4. TOTAL OVERHEAD EXPENSES	<u>0.053</u>	31%	<u>0.050</u>	29%
<b>C. UNFUNDED LIABILITY</b>				
	0.045	26%	0.047	28%
<b>D. (GAIN)/LOSS</b>	<u>0.003</u>	<u>2%</u>	<u>0.001</u>	<u>1%</u>
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>0.17</u>	<u>100%</u>	<u>0.17</u>	<u>100%</u>

# 2008 PREMIUM RATE COMPONENTS

## RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.141		0.137	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.024)		(0.020)	
b. plus Transfer Charge	0.031		0.029	
3. NET NEW CLAIMS COST	0.149	41%	0.147	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.066		0.064	
2. Legislative Obligations	0.020		0.019	
3. Accident Prevention	0.020		0.020	
4. TOTAL OVERHEAD EXPENSES	0.106	29%	0.103	29%
<b>C. UNFUNDED LIABILITY</b>				
	0.096	27%	0.103	29%
<b>D. (GAIN)/LOSS</b>	0.005	1%	0.001	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.36	100%	0.35	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.379		0.390	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.054)		(0.065)	
b. plus Transfer Charge	0.082		0.083	
3. NET NEW CLAIMS COST	0.406	43%	0.409	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.180		0.176	
2. Legislative Obligations	0.055		0.051	
3. Accident Prevention	0.017		0.018	
4. TOTAL OVERHEAD EXPENSES	0.253	27%	0.247	26%
<b>C. UNFUNDED LIABILITY</b>				
	0.263	28%	0.285	30%
<b>D. (GAIN)/LOSS</b>	0.014	1%	0.001	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.94	100%	0.94	100%



## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 975: LINEN AND LAUNDRY SERVICES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.679		1.671	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.463)		(0.450)	
b. plus Transfer Charge	0.362		0.356	
3. NET NEW CLAIMS COST	1.579	49%	1.577	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.389		0.371	
2. Legislative Obligations	0.122		0.114	
3. Accident Prevention	0.046		0.045	
4. TOTAL OVERHEAD EXPENSES	0.557	17%	0.530	17%
<b>C. UNFUNDED LIABILITY</b>				
	1.023	32%	1.098	34%
<b>D. (GAIN)/LOSS</b>	0.053	2%	0.003	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	3.21	100%	3.21	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.266		0.261	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.057)		(0.053)	
b. plus Transfer Charge	0.057		0.056	
3. NET NEW CLAIMS COST	0.267	43%	0.264	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.118		0.113	
2. Legislative Obligations	0.036		0.034	
3. Accident Prevention	0.015		0.015	
4. TOTAL OVERHEAD EXPENSES	0.170	27%	0.163	27%
<b>C. UNFUNDED LIABILITY</b>				
	0.173	28%	0.184	30%
<b>D. (GAIN)/LOSS</b>	0.009	1%	0.001	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	0.62	100%	0.61	100%

## 2008 PREMIUM RATE COMPONENTS

### RATE GROUP 983: COMMUNICATIONS INDUSTRIES

#### (CLASS I : OTHER SERVICES)

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.131		0.128	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.027)		(0.021)	
b. plus Transfer Charge	0.028		0.027	
3. NET NEW CLAIMS COST	<u>0.134</u>	45%	<u>0.134</u>	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.071		0.069	
2. Legislative Obligations	0.007		0.006	
3. Accident Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.078</u>	26%	<u>0.075</u>	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.087	29%	0.094	31%
<b>D. (GAIN)/LOSS</b>	<u>0.005</u>	2%	<u>0.001</u>	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>0.30</u>	<u>100%</u>	<u>0.30</u>	<u>100%</u>

## 2008 PREMIUM RATE COMPONENTS

### CLASS I : OTHER SERVICES

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.536		0.539	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.104)		(0.105)	
b. plus Transfer Charge	0.116		0.115	
3. NET NEW CLAIMS COST	0.548	47%	0.549	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.176		0.168	
2. Legislative Obligations	0.054		0.050	
3. Accident Prevention	0.022		0.022	
4. TOTAL OVERHEAD EXPENSES	0.251	21%	0.241	21%
<b>C. UNFUNDED LIABILITY</b>				
	0.355	30%	0.382	33%
<b>D. (GAIN)/LOSS</b>				
	0.019	2%	0.001	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	1.17	100%	1.17	100%



## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Unfunded Liability (\$)	(Gain)/Loss (\$)	2008 Premium Rate (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.197	0.476	0.775	0.040	2.49
908	OTHER REAL ESTATE SERVICES	0.530	0.335	0.344	0.018	1.23
911	SECURITY AND INVESTIGATION SERVICES	0.685	0.369	0.444	0.023	1.52
919	RESTAURANTS AND CATERING	0.756	0.375	0.490	0.026	1.65
921	HOTELS, MOTELS AND CAMPING	1.302	0.490	0.844	0.044	2.68
923	JANITORIAL SERVICES	1.681	0.579	1.090	0.057	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	2.321	0.714	1.504	0.078	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.353	0.500	0.876	0.046	2.78
937	RECREATIONAL SERVICES AND FACILITIES	0.766	0.377	0.496	0.026	1.67
944	PERSONAL SERVICES	1.384	0.506	0.897	0.047	2.83
956	LEGAL AND FINANCIAL SERVICES	0.070	0.053	0.045	0.003	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.149	0.106	0.096	0.005	0.36
962	ADVERTISING AND ENTERTAINMENT	0.406	0.253	0.263	0.014	0.94
975	LINEN AND LAUNDRY SERVICES	1.579	0.557	1.023	0.053	3.21
981	MEMBERSHIP ORGANIZATIONS	0.267	0.170	0.173	0.009	0.62
983	COMMUNICATIONS INDUSTRIES	0.134	0.078	0.087	0.005	0.30
CLASS: I	OTHER SERVICES	0.548	0.251	0.355	0.019	1.17





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 7**

---

*Supporting Documentation  
for Schedule 1*



## 2008 PREMIUM RATES

### 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

#### Schedule 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2002	\$122,028,944,452	\$64,600	\$31,541	3,868,939	85,100	2.20%
2003	\$126,563,830,647	\$65,600	\$32,118	3,940,550	82,100	2.08%
2004	\$132,177,349,287	\$66,800	\$32,811	4,028,446	79,798	1.98%
2005	\$136,260,181,659	\$67,700	\$33,685	4,045,148	77,999	1.93%
2006	\$141,008,948,000	\$69,400	\$33,674	4,187,465	71,497	1.71%
2007	\$146,323,019,760	\$71,800	\$34,650	4,222,883	67,775	1.60%
2008	\$152,673,127,059	\$73,300	\$35,725	4,273,558	65,162	1.52%

## 2008 PREMIUM RATES

### NEW CLAIMS COST BY CLASS

<u>Class</u>	<u>Description</u>	<u>2008 New Claims Cost</u>		<u>2008 Premium Rate</u> (\$)
		<u>Cost per LTI (\$)</u>		
A	FOREST PRODUCTS	49,993		4.58
B	MINING AND RELATED INDUSTRIES	106,734		6.17
C	OTHER PRIMARY INDUSTRIES	19,088		3.67
D	MANUFACTURING	24,940		2.34
E	TRANSPORTATION AND STORAGE	30,816		4.41
F	RETAIL AND WHOLESALE TRADES	16,110		1.64
G	CONSTRUCTION	67,735		6.02
H	GOVERNMENT AND RELATED SERVICES	13,909		1.16
I	OTHER SERVICES	13,893		1.17
	<b>Schedule 1</b>	<b>24,133</b>		<b>2.26</b>



## 2008 PREMIUM RATES

### SUB-COMPONENTS OF OVERHEAD EXPENSES

#### Schedule 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1 WSIB Administrative</b>		<b>0.283</b>
<b>B.2 Legislative Obligations</b>		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.002
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	<b>Sub-Total</b>	<b>0.085</b>
<b>B.3 Accident Prevention</b>	-	<b>0.045</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>		<b>0.413</b>

## 2008 PREMIUM RATE COMPONENTS

### Schedule 1

Component	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate	2007 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2007 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.045		1.043	
2. Second Injury Enhancement Fund (SIEF)	(0.226)		(0.222)	
a. <i>minus</i> Relief	0.226		0.222	
b. <i>plus</i> Transfer Charge	1.046	46%	1.043	46%
3. NET NEW CLAIMS COST				
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.283		0.271	
2. Legislative Obligations	0.085		0.079	
3. Accident Prevention	0.045		0.045	
4. TOTAL OVERHEAD EXPENSES	0.413	18%	0.395	17%
<b>C. UNFUNDED LIABILITY</b>				
	0.678	30%	0.726	32%
<b>D. (GAIN)/LOSS</b>	0.120	5%	0.098	4%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<u>2.26</u>	<u>100%</u>	<u>2.26</u>	<u>100%</u>

## 2008 PREMIUM RATES

### Summary of Premium Rate Components by Class per \$100 of Insurable Earnings

<u>Class</u>	<u>Description</u>	<u>New</u> <u>Claims</u> <u>Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded</u> <u>Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2008</u> <u>Premium</u> <u>Rate</u> (\$)
A	FOREST PRODUCTS	2.033	0.823	1.317	0.411	4.58
B	MINING AND RELATED INDUSTRIES	2.508	1.064	1.625	0.972	6.17
C	OTHER PRIMARY INDUSTRIES	1.750	0.719	1.134	0.064	3.67
D	MANUFACTURING	1.048	0.426	0.679	0.189	2.34
E	TRANSPORTATION AND STORAGE	2.205	0.598	1.429	0.173	4.41
F	RETAIL AND WHOLESALE TRADES	0.751	0.347	0.487	0.051	1.64
G	CONSTRUCTION	2.990	0.892	1.937	0.197	6.02
H	GOVERNMENT AND RELATED SERVICES	0.492	0.277	0.319	0.074	1.16
I	OTHER SERVICES	0.548	0.251	0.355	0.019	1.17
	<b>SCHEDULE 1</b>	<b>1.046</b>	<b>0.413</b>	<b>0.678</b>	<b>0.120</b>	<b>2.26</b>



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 8**

---

*Classification Scheme Changes*





## **2008 CLASSIFICATION SCHEME CHANGES**

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2008, two rate groups are being merged.

These changes are summarized in the table below.

<b>SUMMARY OF RATE GROUP CHANGES AND RECLASSIFICATIONS FOR 2008</b>			
<b>The following Rate Groups in 2007 ...</b>		<b>Will appear as follows in 2008</b>	
<b>2007 Rate Group</b>	<b>Description</b>	<b>2008 Rate Group</b>	<b>Description</b>
<b>273</b>	<b>Tannerles and Leather Products</b>	<b>289</b>	<b>Cloth, Carpets and Textile Products</b>
<b>370</b>	<b>Metal Tanks</b>	<b>375</b>	<b>Structural and Architectural Products</b>

The number of rate groups in the WSIB's classification scheme has been reduced from 157 to 155. Additionally, the description of CU 4499-001 is changed from "Other Services Incidental to Construction" to "Testing, Inspection, and Related Services". Otherwise, there are no other changes to the classification scheme for 2008.



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 9**

---

*Non-Credible Rate Groups*



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail





## **NON-CREDIBLE RATE GROUPS**

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitors the credibility of rate groups (RGs).

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Prior to setting the 2008 premium rates, the WSIB enhanced its approach for identifying non-credible rate groups. Data supporting the 2008 premium rates shows that under updated criteria two rate groups out of the total 157 then were found to be non-credible, namely RG 273 *Tanneries And Leather Products* and RG 370 *Metal Tanks*. After consultation with the affected industries, the WSIB approved a merger of RG 273 with RG 289 *Cloth, Carpets and Textile Products* and RG 370 with RG 375 *Structural and Architectural Products* effective 2008. The result of this process is that the 155 remaining rate groups are fully credible for the purpose of setting 2008 premium rates.



# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 10**

---

*Glossary of Acronyms*



## GLOSSARY OF ACRONYMS

<u>ACRONYM</u>	<u>DEFINITION</u>
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSACH	Ontario Safety Association for Community & Healthcare
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board





# **WSIB** 2008 Premium Rates **MANUAL**

---

## **SECTION 11**

---

*Contact Information*



## **CONTACT INFORMATION**

### **1. Premium Rates Information**

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division  
Workplace Safety and Insurance Board  
Telephone: (416) 344-3332  
Facsimile: (416) 344-4499

### **2. Premium Information and Data Requests**

For more information about individual employer accounts, or for current data requests, contact your WSIB account representative in your local WSIB office or call:

Workplace Safety and Insurance Board  
Telephone: (416) 344-1000  
Toll Free (Ontario): 1-800-387-0750  
Toll Free (Canada-Wide): 1-800-387-5540  
Facsimile: (416) 344-4684  
Toll Free Facsimile: 1-888-313-7373

### **3. WSIB Website**

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

[www.wsib.on.ca](http://www.wsib.on.ca)

The information contained on the website is continuously maintained and regularly updated.

2123A (10/07)



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail

ISSN 1492-0042 (Print)  
ISBN 978-1-4249-5001-0 (Print), 2008

ISSN 1492-0050 Online Version  
ISBN 978-1-4249-5002-7 (PDF), 2008

13154











3 1761 11468751 0

